



FARM CREDIT
SOUTHWEST GEORGIA

2026 ANNUAL MEETING INFORMATION STATEMENT

**THE 2026 ANNUAL STOCKHOLDERS' MEETING
WILL BE HELD AT
9:00 A.M. TUESDAY, FEBRUARY 17, 2026
AT
SOUTHWEST GEORGIA FARM CREDIT
305 COLQUITT HIGHWAY | BAINBRIDGE, GEORGIA**

QUORUM

At each Annual Meeting, three percent (3%) of the total number of voting stockholders determined as of the Record Date shall constitute a quorum. For purposes of determining a quorum at an Annual Meeting where mail and online balloting is used for director elections, returned completed ballots shall be used to determine a quorum.

VOTING RIGHTS

Eligible voting stockholders were determined as of the close of business on December 31, 2025 (the "Record Date"). As of the Record Date, the number of voting stockholders entitled to vote was 1,450.

Each voting stockholder determined as of the Record Date is designated and duly authorized to vote; provided, however, each voting stockholder as of the Record Date shall be entitled to only one vote, regardless of the number of single or joint loans such voting stockholder may have with the Association. Loan(s) made to one or more members of such voting stockholder's household, or to one or more entities in which such voting stockholder is an equity owner, and which the Association reasonably believes to be for the sole purpose of creating multiple votes, shall be deemed to be loan(s) made to such voting stockholder. In the case of joint loans, the vote may be cast by only one of the joint holders designated and duly authorized by the other joint holder(s) in a writing filed with the Association. The vote of a voting stockholder that is a legal entity shall be cast by an individual equity owner or officer of the entity, designated and duly authorized in a writing filed with the Association. In no event may an individual vote more than once, nor shall any voting stockholder be entitled to cumulate votes.

NOMINEES

Nominees are nominated on an at-large basis within the Association territory, which includes Baker, Calhoun, Chattahoochee, Clay, Decatur, Dougherty, Early, Grady, Lee,

Marion, Miller, Mitchell, Quitman, Randolph, Seminole, Schley, Stewart, Sumter, Terrell, Thomas, and Webster counties.

In order to stand for election to a stockholder-elected director position, the candidate must be a resident of, or conduct farm operations in, the Association's chartered territory. A director is deemed to reside where the director maintains his or her primary residence, and a stockholder is deemed to reside where the individual designated to vote the Class C Common Stock of the stockholder in accordance with the Bylaws maintains his or her primary residence.

The Association's Bylaws provide that except for the outside directors, no person shall be nominated, elected or appointed, or allowed to continue to serve as a director, unless he or she is a holder or joint holder of Class C Common Stock as of the Record Date or is an individual designated in accordance with the Bylaws to vote the Class C Common Stock of a voting stockholder. The 2026 Nominating Committee reviewed a list of stockholders and individuals designated in accordance with the Bylaws to vote the Class C Common Stock of a voting stockholder, and ascertained the willingness of individuals to serve if elected.

Nominees have been nominated by the 2026 Nominating Committee to fill expiring terms of stockholder-elected directors, and as members of the 2027 Nominating Committee. Additional nominations may be made from the floor during the 2026 Annual Meeting. Each nomination from the floor must meet the same eligibility and qualification requirements as candidates nominated by the Nominating Committee. To place a nominee's name on the ballot, the person making the nomination must be a voting stockholder or individual designated in accordance with the Bylaws to vote the Class C Common Stock held by a voting stockholder. Each nominee must be as of the Record Date a holder or joint holder of Class C Common Stock of the Association or an individual designated in accordance with the Bylaws to vote the Class C Common



Stock held by a voting stockholder.

No person shall be nominated, elected, or appointed, or allowed to continue to serve as a director or a member of the Nominating Committee of the Association, if that person is the spouse, parent, sibling, natural or adopted child, mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law or daughter-in-law of a: (i) director of the Association, (ii) nominee for election to the Board, (iii) member of the Nominating Committee of the Association, (iv) nominee for election to the Nominating Committee of the Association, or (v) salaried officer of the Association.

No more than one stockholder jointly sharing ownership of the Class C Common Stock of the Association may simultaneously serve as a director of the Association, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the Class C Common Stock.

Additionally, only one stockholder jointly sharing ownership of the Class C Common Stock of the Association may seek the opportunity to serve on the Nominating Committee within an election cycle, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the Class C Common Stock.

The floor nominee must be present during the 2026 Annual Meeting of Stockholders to state whether he or she accepts the nomination. Upon receiving a floor nomination, the Annual Meeting process will be stopped until initial eligibility is determined. After initial eligibility is determined, the meeting will proceed.

Subsequent due diligence will be performed to determine if the nominee meets all the eligibility requirements imposed by the regulations of the Farm Credit Administration ("FCA") and the Association's Bylaws and policies. The nominees for stockholder-elected director seats shall disclose in writing to the Association no later than three (3) business

days of the nomination, their name, age, business experience during the last five years including principal occupation and employment, any business entities on whose board of directors the nominee serves, identify any family relationship of the nominee that deals with Farm Credit that would be reportable under FCA regulations if elected to the Board and may be required to disclose certain transactions related to loans, transactions other than loans, and involvement in certain legal proceedings. Floor nominees meeting all eligibility requirements will be placed on the ballot mailed to the voting stockholders after the conclusion of the meeting.

ELECTION OF DIRECTORS AND NOMINATING COMMITTEE

Two stockholder-elected directors' terms will expire in 2026 and will be filled for a three-year term by mail ballot after the Annual Meeting in 2026. The nominee receiving the largest number of votes for each board position shall be declared elected.

In addition, by mail ballot after the Annual Meeting, the voting stockholders as of the Record Date shall elect a 2027 Nominating Committee of four members and two alternates. The four nominees receiving the largest number of votes will be declared elected as members of the 2027 Nominating Committee, and the nominees receiving the next two largest number of votes shall be declared elected as alternates of the 2027 Nominating Committee. The members and alternates of the 2027 Nominating Committee will be elected to a one-year term.

The election of directors and the 2027 Nominating Committee will occur by mail or online ballot following the Annual Meeting with the results of the voting announced after tabulation of the ballots.

If no person is elected to a position because of a tie vote, a runoff election between those tying shall be held. The ballots shall be cast by mail or online and counted

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and the results shall be reported to the stockholders in the same manner as in the original election. However, if the candidates agree, a tie vote may be broken by any other method approved by the Board which may include the flip of a coin.

MAIL BALLOTTING

All voting for Directors and 2027 Nominating Committee members will be by mail ballot or online ballot following the Annual Meeting. Voting information will be sent by mail within fifteen business days following the Annual Meeting to eligible voting stockholders of the Association as of the Record Date. Voting information will include a mail-in ballot, or for those who prefer online voting, instructions on how to access the online voting site. Voting information

mailed to a voting stockholder's address as recorded in the books or records of the Association shall be conclusive evidence of receipt of the voting information by the voting stockholder. Biographical information on director nominees will be included with the voting information. The election polls will be closed at the end of the twentieth business day following the date on which voting information is mailed to the voting stockholders. After the polls are closed, an independent third party (Survey & Ballot Systems) will tally the ballots. The results of the election will be mailed to the stockholders within ten business days after the ballots are counted. The ballots shall be retained by Survey & Ballot Systems until the end of the term of the elected directors.

DIRECTORS CURRENTLY SERVING

The Board is composed of six stockholder-elected directors elected by the voting stockholders of the Association, up to two outside directors elected by the Board, and up to one appointed stockholder director appointed by the Board; provided, however, at all times the stockholder-elected directors shall constitute at least sixty percent (60%) of the members of the Board. The current directors are shown below:

Name	Age	Term Expires	Period Served	Agriculture Type
William A. Bell, III	66	2028	2022 to present	Cattle, Corn, Cotton, Hay, Peanuts, Timber
John M. Bridges, Jr.	67	2026	2015 to present	Cotton, Peanuts, Pecans Sweet Corn, Timber
Lee N. Bush	60	2026	2020 to present	Outside Director
R. Eric Cohen	49	2028	2022 to present	Pecans
James H. Dixon, Jr.	63	2026	2011 to present	Cattle, Hay, Poultry
Rex LaDon Durham	58	2027	2018 to present	Cattle, Peanuts, Timber
George Thomas Harrison, Jr.	52	2028	2017 to present	Outside Director
Edward D. Milliron	63	2027	2015 to present	Corn, Cotton, Peanuts, Pecans, Seed Oats

No incumbent director attended fewer than seventy-five percent (75%) of total Board meetings and/or any committee meetings on which he or she served during the last fiscal year. No director resigned or declined to stand for re-election since the Association's last annual meeting of stockholders because of policy disagreements with the Board.



NOMINEES

The following are the names and biographical information on each of the nominees for election to the Board of Directors:

Board Position No. 1 – Three Year Term

JOHN M. BRIDGES, JR.

Age

67

City and State of Residence

Brinson, GA

Residence Address

1435 Brinson-Colquitt Highway

Brinson, GA 39825

Decatur County

Business Address

773 Brinson-Colquitt Highway

Brinson, GA 39825

Decatur County

Business Experience, including principal occupation and employment, during the past five years

- John Bridges Farm – Owner and Operator

Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged

- John Bridges Farm – Owner and Operator. Cotton, peanut, sweet corn, pecan, and timber operation
- Southwest Georgia Farm Credit, ACA – Director. Agricultural finance and lending
- AFG Feeds – Director. Livestock feed production and sales
- Decatur County Farm Bureau – Director. Farm federation

Extent of Present Agricultural Operations

- John Bridges Farm consists of approximately 3,000 acres of crop and timberland.
- The operation's crops include cotton, peanuts, sweet corn, pecans, and timber.

Education

- University of Georgia – Bachelor of Science in Animal Science

Reportable Family Relationships (FCA Regulations, Part 612)

Sons and brother – Farm Credit institutional loan(s); such loans were made in the ordinary course of business.

JESS STUART MCNEILL

Age

39

City and State of Residence

Americus, GA

Residence & Business Address

471 Upper River Road

Americus, GA 31709

Sumter County

Business Experience, including principal occupation and employment, during the past five years

- Jam Spread Farming Company, LLC – Owner and Operator
- Legacy Agriculture, LLC – President and Manager
- McNeill Family Brands – Owner and Operator

Business interests on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged

- Jam Spread Farming Company, LLC – Owner and Operator. Farming operation
- Legacy Agriculture, LLC – President and Manager. Bio-based ag retail distribution business
- McNeill Family Brands – Owner and Operator. Retail farm shop with seasonal offerings; artisan peanut butter business selling locally and online

Extent of Present Agricultural Operations

- Jam Spread Farming Company, LLC consists of approximately 800 acres of crop land.
- The operation's crops include 600 acres of seed peanuts and corn, and 200 acres of timber.

Education

- University of Georgia – Bachelor of Science in Forest Resources and Master of Forest Resources
- Georgia Licensed Realtor (inactive)
- Georgia Registered Forester (inactive)

Reportable Family Relationships (FCA Regulations, Part 612)

Business entity – Farm Credit institutional loan(s); such loans were made in the ordinary course of business.

Board Position No. 2 – Three Year Term

JAMES “JIM” H. DIXON, JR.

Age

63

City and State of Residence

Camilla, GA

Residence & Business Address

7737 Slash Road
Camilla, GA 31730
Mitchell County

Business Experience, including principal occupation and employment, during the past five years

- Sandy Lands Farm Inc. – Owner and Operator

Business interest on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged

- Sandy Lands Farm Inc. – Owner and Operator. Poultry, cattle, and hay farm operation
- Southwest Georgia Farm Credit, ACA – Director. Agricultural finance and lending
- AgFirst/Farm Credit Bank of Texas Benefits Plan Sponsor Committee – Director. Set policy
- AgFirst Nominating Committee – Member. Set policy and nominate board candidates

Extent of Present Agricultural Operations

- Sandy Lands Farms Inc. consists of 125 acres of hay and pasture.
- The poultry operation includes eight broiler houses and produces approximately 800,000 birds annually.
- The cow-calf operation includes 25 brood cow and raises hay for the cattle.

Education

- Albany Junior College – Associate of Arts
- University of Georgia – Bachelor of Science in Agriculture

Reportable Family Relationships (FCA Regulations, Part 612)

Spouse – Farm Credit institutional loan(s); such loans were made in the ordinary course of business.

RICHARD JORDAN

Age

50

City and State of Residence

Cairo, GA

Residence & Business Address

303 Jordan Rd
Cairo, GA 39827
Grady County

Business Experience, including principal occupation and employment, during the past five years

- Jordan Farm Products, LLC – Owner and Operator
- Pure Country Store, LLC – Owner
- Private Mortgage Group, LLC – Owner and Operator

Business interests on whose board the candidate serves or is otherwise employed in a position of authority, including the principal business in which the business interest is engaged

- Jordan Farm Products, LLC – Owner and Operator. Farming operation
- Pure Country Store, LLC – Owner. Retail sales
- Private Mortgage Group – Owner and Operator. Real Estate investment company

Extent of Present Agricultural Operations

- Jordan Farm Products consists of approximately 85 acres of cropland.
- The operation’s crops include 15 acres of pecans; 100 head of sheep and goats; 75 breed stock of turkeys; 40 head of cattle.
- Maintains fields for 70 acres of leased farmland.

Education

- Valdosta State University – Bachelor of Business Administration in Management
- Georgia College and State University – Master of Business Administration

Reportable Family Relationships (FCA Regulations, Part 612)

Self – Farm Credit institutional loan(s); such loans were made in the ordinary course of business.

2027 NOMINATING COMMITTEE NOMINEES

Jeffrey "Jeff" L. Barber	Steven "Steve" L. Brock
David Glynn Holton	James Vann Hornsby
Jason Scott Sauls	Erwin R. Thomas

NOMINATING COMMITTEE CURRENTLY SERVING

Timothy "Tim" Burch	Brent W. Collins
E. Lanier Jordan	Peyton Kyle Sheffield

DISCLOSURE INFORMATION

The Association is not aware of any transactions between the nominees and the Association or its senior officers and staff, which are prohibited by FCA Regulations. Additionally, loans to the nominees have been made in the ordinary course of business and were made on the same terms, including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons. No loan to a senior officer, director, nominee, or to any organization affiliated with such person, or any immediate family member who resides in the same household as such person or in whose loan or business operation such person has a material financial or legal interest, involved more than the normal risk of collectability.

The nominees have not disclosed, and management is not aware of, any involvement the nominees may have had during the past five years concerning bankruptcy, state insolvency law, criminal proceedings or injunctions preventing the candidate from engaging in any type of business practices. The nominees, their immediate family members, or organizations with which they are affiliated have not entered into any transactions other than those loans with the Association in the past fiscal year.

FINANCIAL STATEMENTS AND ANNUAL REPORT

Each stockholder has been provided a copy of the Annual Report of Southwest Georgia Farm Credit, ACA, as of December 31, 2024. Included in the Annual Report was the "Report of the Independent Accountants" discussing their audit and opinion thereof. The final 2025 financial information statements will be mailed to all stockholders of record at the end of the first quarter of 2026.

The 2025 Annual Report will also be made available on the Association's website www.SWGAFarmCredit.com. Annually, the Association publishes its Annual Report on its website when it sends the Annual Report electronically to the FCA. Stockholders may also request a copy by contacting Southwest Georgia Farm Credit, ACA at 305 Colquitt Highway, Bainbridge, Georgia 39817, or calling (229) 246-0384.

ANNUAL MEETING INFORMATION STATEMENT

This 2026 Annual Meeting Information Statement was mailed to all stockholders on or about January 23, 2026, and was posted on www.SWGAFarmCredit.com simultaneous with its mailing. It will be available on the Association's website for not less than 30 days. Copies of the 2026 Annual Meeting Information Statement are also available for inspection at all offices of the Association.

OTHER BUSINESS

There are no other business matters to be discussed at the meeting except listed herein upon which a stockholder vote is required.

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CERTIFICATION

The undersigned certify that this statement has been reviewed and has been prepared in accordance with all applicable statutory or regulatory requirements and that the information contained herein is true, accurate and complete to the best of his/her knowledge and belief.

/s/ Rex Ladon Durham

Chairman of the Board

/s/ Paxton W. Poitevint

CEO/President

/s/ Ryan G. Burtt

Chief Financial Officer

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