



2019 ANNUAL MEETING INFORMATION STATEMENT

(FCA Regulation Part 620.20-620.21)

**THE 2019 ANNUAL MEETING WILL BE HELD
TUESDAY, FEBRUARY 19, 2019
AT
THE BINDERY AT OAKLAND
445 OAKLAND PARKWAY, LEESBURG, GEORGIA***

*Please note our new location for the 2019 Annual Meeting.

Registration will begin at 6:30 p.m., followed by Dinner at 7 p.m.
The Business Meeting will commence immediately following Dinner.

DIRECTOR ELECTIONS

The Bylaws of Southwest Georgia Farm Credit state that as to each respective matter presented to members at an Annual Meeting, three percent (3%) of the voting stockholders of the Association shall constitute a quorum. The vote of a majority of the Voting Stockholders at the Annual Meeting will prevail in voting issues.

VOTING RIGHTS

In accordance with Article III, Section 350.1, each Voting Stockholder shall be entitled to only one vote regardless of the number of single or joint loans such Voting Stockholder may have with the Association. For the purpose of this Section, 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.

VOTING STOCKHOLDERS

The record date for determination of those entitled to vote shall be the close of business on November 30, 2018. Shareholders of Class "C" stock entitled to vote total 1,249.

TERM

Two elected seats will expire in 2019 and will be filled by a three-year term by vote of the stockholders at the Annual Meeting in 2019. One elected seat will expire in 2020 and will be filled by a three-year term by vote of the stockholders at the Annual Meeting in 2020. Two Outside Director seats will expire in 2020 and will be filled for a three-year term by vote of the Board of Directors in 2020. Three elected seats will expire in 2021 and will be filled by a three-year term by vote of the stockholders at the Annual Meeting in 2021.



NOMINEES

Nominees are nominated on an at-large basis within the Association territory, which serves Baker, Calhoun, Chattahoochee, Clay, Decatur, Dougherty, Early, Grady, Lee, Marion, Miller, Mitchell, Quitman, Randolph, Seminole, Schley, Stewart, Sumter, Terrell, Thomas, and Webster counties.

Any person nominated from the floor must provide, in writing at the Annual Meeting, all of the disclosures required of senior officers or directors as outlined in Farm Credit Administration Regulation 620.5 (j) and (k) and 620.21 (d) (4).

ELECTION OF DIRECTORS AND NOMINATING COMMITTEE

The Bylaws provide for a Nominating Committee to review the list of eligible stockholders, ascertain the willingness of the members to serve and their business qualifications and submit for election a slate of eligible individuals to run as candidates for the Association Director and Nominating Committee positions.

A Teller Committee shall be appointed and convened to tally the ballots of the elections for the board nominees and the Nominating Committee for the following year and shall report the results to the chairman of the meeting, who shall then inform the members of the results. The nominee receiving the largest number of votes for each board position shall be declared elected.

Voting Stockholders shall elect a Nominating Committee of four members and two alternates to serve the following year. The four nominees receiving the largest number of votes will be declared elected as members, and the nominees receiving the next two largest number of votes shall be declared elected as alternates.

If no person is elected to a position because of a tie vote, a runoff election between those two shall be held.



DIRECTORS CURRENTLY SERVING

Name	Age	Term Expires	Period Served	Agriculture Type
John M. Bridges, Jr.	60	2021	2015 to present	Cotton, Peanuts, Sweet Corn
Jeffrey A. Clark	66	2020	2005 to present	Outside Director
James H. Dixon, Jr.	56	2020	2011 to present	Cattle, Poultry
Rex LaDon Durham	51	2021	2018 to present	Cattle, Peanuts, Timber
Robert L. Holden, Sr.	72	2019	1987 to present	Cattle, Poultry, Pasture Row Crops
Edward D. Milliron	56	2021	2015 to present	Corn, Cotton, Peanuts, Pecans
George Thomas Harrison, Jr.	45	2020	2017 to present	Outside Director
Kimbley D. Rentz	66	2019	2013 to present	Cattle, Cotton, Peanuts

No director attended fewer than 75 percent of the Board meetings. All incumbent directors except Mr. Edward “Ted” Milliron and Mr. Rex “LaDon” Durham attended at least 75 percent of Committee meetings. Incumbent director Edward “Ted” Milliron attended 62.5 percent of the meetings of the Risk Management (RIMCO) Committee on which he served during 2018. Incumbent director Rex “LaDon” Durham attended 50 percent of the meetings of the Risk Management (RIMCO) Committee on which he served during 2018.

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

NOMINEES

Board Position No. 1

DONNIE L. COCHRAN

Mr. Cochran, age 64, was born in Pelham, Georgia and currently resides in Clermont, Florida in Lake County. His farm operation is located in Mitchell County, Georgia, and his business address is 240 Silas Cochran Lane, Camilla, Georgia 31730. Mr. Cochran graduated from Savannah State University with a BS degree in Civil Engineering Technology. He earned a Master’s degree in Human Resources from Troy State University as well as a National Security diploma from the U.S. Air War College.

Mr. Cochran served as a U.S. Navy aviator and was the first African-American pilot to fly with the Blue Angels. He later served as the Commanding Officer/Flight Leader for the Blue Angels for two years. He served as the Commanding Officer for aircraft carrier Fighter Squadron 111, the Commanding Officer and ROTC Professor at Florida A&M University, and the Deputy Commander for the Navy Recruiting Command at Millington, Tennessee. After transitioning from the U.S. Navy, he spent three years at United Parcel Services as a flight training instructor and 10 years as Manager of Aviation Programs in the Business Aviation Department of the CocaCola Company. In addition to operating his farm, Mr. Cochran is currently a professional leadership/team development speaker and consultant. Farming, working in the aviation industry, and working as a speaker/consultant have been his principal occupations for the past five years.



Mr. Cochran's farm operation consists of 382 acres and includes his family farm acreage which he began acquiring in 1991. He leases 100 acres of irrigated cropland to a local farmer, is currently developing a 57-acre pecan orchard, and has approximately 200 acres in planted pine woodland, with the balance of the land in the Conservation Reserve Program.

Mr. Cochran does not serve on any other boards. He is a member of the Georgia Pecan Association, the Blue Angels Association, the National Naval Officers Association, the Organization of Black Aerospace Professionals, and is an alumnus of the Black Engineer of the Year Association.

Mr. Cochran attends the New Jacob Chapel Missionary Baptist Church in Clermont, Florida. He and his wife, Emarvanay, have two daughters and two sons.

ROBERT L. HOLDEN, SR.

Mr. Holden, age 72, was born in Moultrie, Georgia and currently resides in Grady County, Georgia. His business address is 3670 Old 179 N, Whigham, Georgia 39897. He attended the University of Georgia Extension Program in Albany, DeKalb College, and Georgia State University.

He has farmed for over 50 years and is involved in a family farming operation known as Grady Ranch, LLC with his brother-in-law and son. Farming has been his principal occupation for the past five years. Mr. Holden is a beef cattle and poultry farmer whose current operation consists of 910 acres including a 600-Angus beef cattle herd, eight broiler houses producing approximately one million birds annually, and 600 acres of row crops and small grains.

Mr. Holden has been a board member of Southwest Georgia Farm Credit and its predecessor Associations for 31 years, and he currently serves on the Audit, Compensation, and Governance Committees of the Association. He is also the Association's representative on the District Advisory Committee of the AgFirst Farm Credit Bank and the AgFirst Nominating Committee. He previously served as a director for over 20 years and as Chairman of the Board of the AgFirst Farm Credit Bank. He also previously served as a director and Chairman of the Board of Georgia Milk Producers, a director and Chairman of the Board of the American Dairy Association of Georgia, a director of the Sunshine State Dairyman's Cooperative, and a director of Grady County Farm Bureau. He received the 2007 Georgia Distinguished Cooperator Award, and his family was named the Cairo/Grady County Farm Family of the Year in 1989 and 2002.

Mr. Holden is a member and deacon of the First Baptist Church of Cairo. He and his wife, Margaret, have a daughter, a son, and five grandchildren.

The Association has loans to immediate family members of Mr. Holden and to business entities controlled by Mr. Holden that were made in the ordinary course of business on the same terms, including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities, and involved no more than normal risk of collectability.

Board Position No. 2

JAY J. MERRITT

Mr. Merritt, age 42, was born in Plant City, Florida and currently lives in Leesburg, Georgia in Lee County. His business address is 1930 Dawson Road, Albany, Georgia 31708. He graduated and received an Associate's Degree in Business from Abraham Baldwin Agricultural College and a BS degree in Accounting from Georgia Southwestern State University. He earned a MBA from Augusta State University and completed the Louisiana State University Graduate School of Banking. Mr. Merritt is a former U.S. Marine.

2019 Annual Meeting
Information Statement



February 19, 2019

Mr. Merritt spent 10 years in commercial banking and also has experience in the mortgage origination business. He is currently a financial advisor and retirement plan consultant with Cannon Financial Strategists, Inc. located in Albany, Georgia where his clients include farmers and agricultural entities. Working as a financial advisor has been his principal occupation for the past five years. He is also co-owner of Muckle Properties, LLC, a real estate holding company. His farming operation consists of a 132-acre tree farm and recreational property. He currently serves on the boards of the Fellowship of Christian Athletes in Albany, Georgia, The Anchorage (drug and alcohol rehabilitation facility), and the Georgia Southwestern State University Foundation.

Mr. Merritt attends the Church at the Groves in Leesburg, Georgia. He and his wife, Amanda, have a daughter and a son.

The Association has loans to an immediate family member of Mr. Merritt and to a business entity controlled by Mr. Merritt that were made in the ordinary course of business on the same terms, including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities, and involved no more than normal risk of collectability.

KIMBLEY D. RENTZ

Mr. Rentz, age 66, was born in Miller County, Georgia and currently lives near Colquitt in Decatur County, Georgia. His business address is 1397 Old Eldorado Road, Colquitt, Georgia 39837. He attended the University of Georgia for three years where he majored in Accounting.

Mr. Rentz has farmed for 43 years. Farming has been his principal occupation for the past five years. His current farming operation includes 825 acres of peanuts and 1650 acres of cotton. He also has a 135-head beef cattle herd and 60 acres of woodlands.

Mr. Rentz has served on the board of Southwest Georgia Farm Credit since 2013, and he currently serves as Chairman. He also serves as the Chairman of the Executive Committee of the Association. He currently serves on the boards of the Decatur County Farm Bureau (insurance and farm-related services provider), Three Notch EMC (electric cooperative), and Decatur Gin (cotton ginning).

Mr. Rentz is a member of the First Baptist Church in Bainbridge. He and his wife, Onys, have two daughters.

The Association has loans to immediate family members of Mr. Rentz and to business entities controlled by Mr. Rentz that were made in the ordinary course of business on the same terms, including interest rates, amortization schedule and collateral, as those prevailing at the time for comparable transactions with other persons or entities, and involved no more than normal risk of collectability.

2020 NOMINATING COMMITTEE NOMINEES

Hope Almon	Fred V. Bostick
Steven L. Brock	Adam Graft
Sammy Perkins	Jerry L. Timmons

NOMINATING COMMITTEE CURRENTLY SERVING

Eric Cohen	Joan Michelson
Andrew Payne	Sammy Perkins



DISCLOSURE INFORMATION

Management is not aware of any transactions between the nominees and the ACA 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, 2017. Included in the Annual Report was the "Report of the Independent Accountants" discussing their audit and opinion thereof. Additional copies of the Annual Report are available upon request. The final 2018 financial information statements will be mailed to all stockholders of record by the end of the first quarter of 2019.

SHAREHOLDER INVESTMENT

Shareholders' investment in Southwest Georgia Farm Credit, ACA, may be materially affected by the financial condition and results of operations of AgFirst Farm Credit Bank. AgFirst Farm Credit Bank's financial reports to its shareholders will be made available upon request. Please contact Matthew Miller, P.O. Box 1499, Columbia, SC 29202, 1.800.845.1745, ext. 2764, or email Matthew.Miller@agfirst.com.

I certify I have reviewed this information; that it is accurate and prepared in accordance with all applicable statutory and regulatory requirements.



Kimbley D. Rentz, Chairman
Board of Directors
Southwest Georgia Farm Credit, ACA



Paxton Poitevint
CEO/President
Southwest Georgia Farm Credit, ACA



Ryan G. Burt
Chief Financial Officer
Southwest Georgia Farm Credit, ACA

2019 Annual Meeting
Information Statement



February 19, 2019

