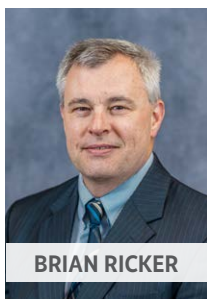


LEADER

DECEMBER 2025

MESSAGE FROM THE PRESIDENT

BY BRIAN RICKER, PRESIDENT



BRIAN RICKER

As we move through another farming season, I want to take a moment to reach out to each of you, our valued AgCredit family. Farming is truly the backbone of our communities and one of the most rewarding professions—yet, as we all know, it comes with its own distinct set of challenges. The hours are long, the work is demanding, and often, so much depends on things outside our control. In both the good times and the tough ones, you show resilience, dedication, and hope. That's something to celebrate—and something to nurture.

But while you're busy looking after your land, animals, and families, it's important to remember to look after yourself, too. Mental health is just as crucial as physical health. Stress is a natural part of farming, but it doesn't have to be something you face alone. Taking time for yourself—a walk outside, a chat with a friend, or even just a few quiet moments—can make a big difference. Don't hesitate to share

how you're feeling with those around you. Simple daily habits like taking breaks, getting enough sleep, and connecting with others can help keep stress in check.

I also want to highlight the "Ohio's Got Your Back" campaign, which is making great strides in providing mental health resources specifically for Ohio's agricultural community. Whether you're looking for someone to talk to, information, or support services, this campaign has your back. Please take advantage of these resources—they're there for you and your loved ones.

And remember, at AgCredit, you're never alone. Our account officers are more than just financial professionals—they're partners in your journey. If you ever need someone to listen, offer guidance, or help you navigate tough times, don't hesitate to reach out. We're here for you in good times and bad, committed to supporting your farm, your family, and your wellbeing.

On behalf of everyone at AgCredit, thank you for all you do. Let's keep looking out for each other and keep our community strong. You are the heart of Ohio's agriculture, and together, we'll keep thriving.



AGCREDIT SUPPORTING **OHIO** AGRICULTURE

Recently AgCredit had the opportunity to sponsor and attend Cultivating a Cure and the Ohio 4-H Celebration of Youth.

Cultivating a Cure supports cancer treatment and research at The Ohio State University's Comprehensive Cancer Center – Arthur G. James Cancer Hospital and Richard J Solove Research Institute. The program has raised more than \$1.3 million since its inception in 2011.



The Ohio 4-H Foundation's Celebration of Youth is an annual fundraiser that supports 4-H programming throughout the Buckeye State.



CONTENTS

- 03** INTRODUCING AGCREDIT'S FIRST TIME HOME BUYER PROGRAM
- 04** YEAR-END LOAN PAYMENT AND TAX POINTERS
- 05** 2025 MISSION FUND RECIPIENTS
- 06** JOIN US FOR AGCREDIT'S EMERGE EXPERIENCE
- 07** AROUND AGCREDIT
- 08** CONVENIENTLY MANAGE YOUR LOANS WITH DIGITAL BANKING

PRESIDENT - Brian Ricker

BOARD OF DIRECTORS

- Dustin Sonnenberg, Chairman
- Joel Albright
- Gary Baldosser
- Scott Chalfin
- Lisa Heiser
- Terry McClure
- Fred Pond
- Stephen Reinhard
- David Stott, Ph.D.
- Michael Thiel
- Gary Wilson

EDITOR - Kayla Laubacher

Address changes, questions, comments or requests for copies of our financial reports should be directed to AgCredit, ACA by writing 610 W. Lytle Street, Fostoria, OH 44830, or calling 800-837-3678. Our financial reports can also be obtained on our website: www.agcredit.net

IMPORTANT DISCLOSURE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

WHISTLEBLOWER INFORMATION

Reports of suspected or actual wrongdoing can be made anonymously and confidentially through the SpeakUp Whistleblower hotline or online. All information submitted to SpeakUp is taken seriously and investigated thoroughly.

WHISTLEBLOWER HOTLINE

WITH SPEAK UP:
1-844-850-6494 (24 hours a day, 7 days a week)

WHISTLEBLOWER ONLINE REPORTING:

<https://www.convercent.com/report>

We are an Equal Opportunity Employer. AgCredit strives to recruit, hire, train, and promote individuals without regard to race, color, religion, sex, national origin, age, disability, parental status, marital status, political affiliation, military service, or any other non-merit based factor. EOE including disability/veterans.



INTRODUCING AGCREDIT'S **FIRST TIME** HOME BUYER PROGRAM

Make the dream of owning your home a reality! AgCredit is excited to now offer a first-time home buyer program. This program was designed to help make your first home purchase with ease.

Contact your local AgCredit office to connect with a Mortgage Loan Originator to get started!

Some highlights of the program include:

- Financing up to 97% LTV
- No private mortgage insurance (PMI) required
- Loan amounts up to \$350,000
- Mortgage rate conversion opportunities



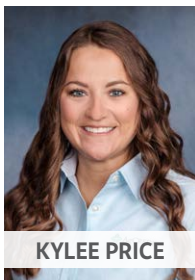
CRAIG COUGHLIN

NMLS# 339722
Erie, Huron & Lorain Counties
440-204-8442



MATT GRAY

NMLS# 499868
Wood, Henry & Lucas Counties
419-575-8614



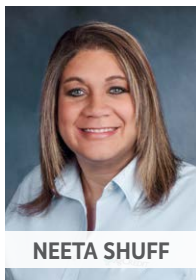
KYLEE PRICE

NMLS# 2732878
Seneca, Ottawa & Sandusky Counties
419-447-0787



TREVOR RIEMAN

NMLS# 2295567
Putnam, Paulding & Van Wert Counties
419-348-2851



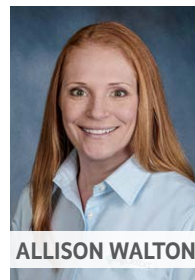
NEETA SHUFF

NMLS# 1095312
Crawford, Marion & Morrow Counties
740-262-1450



DEREK SNIDER

NMLS# 2659981
Hardin County
419-675-2303



ALLISON WALTON

NMLS# 519889
Wyandot & Hancock Counties
419-348-3544

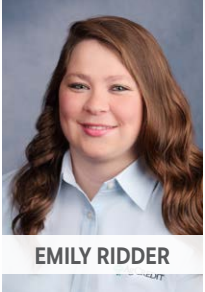


TAX

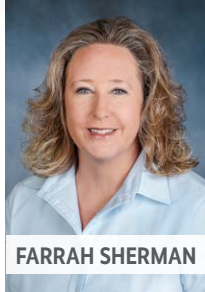
2025

YEAR-END LOAN PAYMENT AND TAX POINTERS

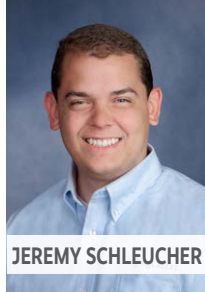
BY EMILY RIDDER, LOAN OPERATIONS MANAGER, FARRAH SHERMAN, LOAN OPERATIONS MANAGER AND JEREMY SCHLEUCHER, CONTROLLER



EMILY RIDDER



FARRAH SHERMAN



JEREMY SCHLEUCHER

As the holiday season approaches, year-end is just around the corner. With each year-end comes the task of deciding in which year to make loan payments for tax planning. Following are tips to keep in mind to help you as you plan.

Loan Payments

- AgCredit offices will close 2025 business at 3:00 p.m. on Wednesday, December 31, 2025.
 - » Payments received after this time will be credited in 2026.
 - » We encourage you to make payments before Dec. 31 and specify how you would like them applied.
 - » Please consider mail time. Payments are effective when they are received and not by the check or postmark date.
- Digital Banking payments prior to the daily cutoff time will post to your account the next business day.
 - » The cutoff time is generally 2:30 p.m., but it may be earlier. Digital Banking provides the actual cutoff time.
- You can pay all or a portion of your accrued interest in 2025 and get credit for 2025.
 - » The staff at your local AgCredit office can help you to determine the amount.
- You can pay your Jan. 1 mortgage loan payment before the close of business in 2025 and get credit for the interest in 2025.
 - » You cannot use deposit account (funds held) interest credit to pay a portion of the payment and get credit in 2025.
- Interest paid during 2025 on your loans secured by real estate will appear on IRS Form 1098, Mortgage Interest Statement or your annual statement.
- Consult with your tax preparer on interest deduction tax reporting.

Reviewing 2025 payments through Digital Banking

You can help ensure the accuracy of your loan transactions for 2025 through Digital Banking. Doing this before Dec. 31 will give you time to notify the office and allows time to make the changes in 2025. This will help ensure that your tax and other annual statements are correct.

IRS Informational Returns

We report informational returns under the person or entity listed as the **primary** borrower for the borrowing entity. Statements are available on Digital Banking in

mid-January. Paper forms, along with your Member Summary Statement, will be mailed in late January.

Form 1098 – Mortgage Interest Statements

Shows interest paid for any loan secured by real property and made to a person (an entity using a Social Security number). Any interest refinanced or paid with funds from another loan is not reported.

Form 1099-INT – Interest Income

Shows interest of \$10 or more earned on funds in escrow (funds held) and/or Voluntary Advanced Conditional Payment Account (VACP or Reserve Account).

Form 1099-DIV – Dividends and Distributions

Shows dividends of \$10 or more earned on Class A Preferred stock.

Form 1099 PATR – Taxable Distributions Received from Cooperatives

Shows the amount of taxable patronage you received by either check or notice. Any patronage refund and disbursement of allocated equities is at the discretion of the Board of Directors. The taxable patronage for 2025 is your 2024 cash patronage that was distributed in late March or early April.

Member Summary Statements

AgCredit summary statements will be available on Digital Banking in mid-January. These statements are informational in nature and are not sent to the IRS.

Your member summary statement shows beginning and ending loan balances, interest paid, fees paid, stock and allocated equity balances.

Digital Banking

You can conveniently manage your account information anytime from anywhere with Digital Banking.

- Free, 24/7 access to your account.
- Quicker availability of IRS tax forms and the member summary statement.
- Request draws on your line of credit if FastCash is set up and make loan payments.
- See loan balances, activity, interest paid, billing statements and more.
- Avoid late fees. Your payment is posted as soon as the next business day.
- Link up to three checking or savings accounts to make your payment.

Download our free mobile banking app to your smart phone from the Apple App store or the Google Play store. Search for AgCredit Mobile.

If you'd like to sign up for Digital Banking, visit AgCredit.net and click the Digital Banking link at the top of the page. If you've forgotten your password, please call 1-844-275-9534 or email digitalbankingsupport@farmcredit.net.

Finally, as we approach the end of the year, remember to jot down your inventories and other information to complete a balance sheet and income statement in preparation for the financial analysis of your business. If you need help with this process, contact your AgCredit team.

Thank you for choosing to do business with us! All of us at AgCredit wish you a joyous holiday season.



2025 MISSION FUND RECIPIENTS

Bellevue Fire Department, Huron County, \$10,000.00
Funds will be used to purchase a grain rescue trailer.

Central Lorain County Joint Ambulance District, Lorain County, \$10,000.00
Purchasing a LUCAS 3 mechanical chest compression system.

Fort Jennings Volunteer Fire Department, Putnam County, \$8,000.00
Using funds to replace their inventory of 1 3/4" fire hose and nozzles.

Ottawa Volunteer Fire Department, Putnam County, \$2,026.76
Using the funds to purchase equipment to stop the spread of field, grass, and wood fires.

Paulding FFA, Paulding County, \$12,600.00
Using funds to make repairs to its commercial-grade greenhouse.

Payne Fire Association, Paulding County, \$7,500.00
Purchasing a battery powered cutter, spreader and ram which are lifesaving tools used for motor vehicle accidents.

Pemberville Freedom Fire Department, Wood County, \$5,000.00
Using the funds to purchase firecom headsets which offer hearing protection and clear communication to firefighters during emergency situations.

Putnam County Rabbit Poultry Committee, Putnam County, \$14,850.00
Funds will be used to make improvements to the small animal barn at the Putnam County fairgrounds.

Van Wert County Ag Society, Van Wert County, \$15,000.00
Using funds to make updates to the junior fair goat barn.

Western Reserve Ag Ed Department, Huron County, \$7,500.00
Purchasing materials to support their animal science program giving students more hands-on training with anatomy, health practices and livestock handling.

Wyandot County Ag Society, Wyandot County, \$15,000.00
Purchasing a new building to house the junior fair food and milkshake stand.



Lucas County Ag Society
Lucas County, \$15,000.00
Using funds to construct up to 100 new livestock pens at the Lucas County fairgrounds.



Portage Fire District Firefighters Association
Ottawa County, \$6,000.00
Purchasing replacement vehicle stabilization equipment and airbags for equipment reaching end of life.



Vermilion FFA
Erie County, \$7,500.00
Using funds to purchase essential materials to set up their classroom to be a hands-on learning environment and allow students to be successful in the 12 different pathways within agriculture.

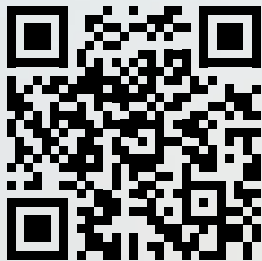




Join Us for AgCredit's **EMERGE** EXPERIENCE

March 6-7, 2026 | The Ohioan Hotel and Event Center
(Formerly Nationwide Hotel and Conference Center), Lewis Center, OH

This conference is designed to offer a networking experience to AgCredit members who are young, beginning and small farmers, as well as provide education opportunities. We have an exciting agenda planned with topic tracks including transition and succession planning, marketing opportunities and strategies, market outlooks, tech to table, niche opportunities and operation management.



Visit www.AgCredit.net/Emerge to register and see detailed agenda or scan QR code. Registration ends **January 31, 2026** or when space is full. Conference is open to current AgCredit young, beginning, or small farmers.

Contact David White with any questions at:
dwhite@agcredit.net or 419-435-7758 ext. 1602

AGENDA OVERVIEW

Use QR code above to see detailed agenda with speakers and topics.

FRIDAY, MARCH 6

1:00-6:30 Registration and hotel check in
2:00-3:00 Optional Early Bird Workshops
3:00-5:45 Three Rounds of Breakout Sessions
5:45 Networking Reception
6:30 Welcome and Dinner
7:30 Keynote Speaker Christy Seyfert, CEO of Farm Credit Council
8:30-10:00 Networking Reception featuring Dalton and Delaney

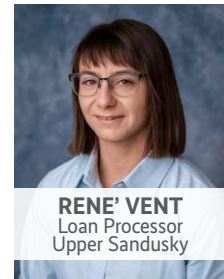
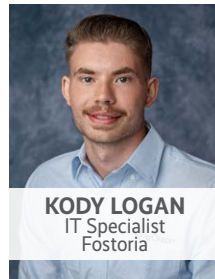
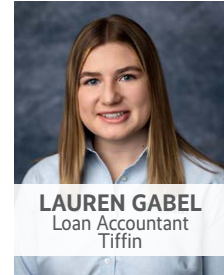
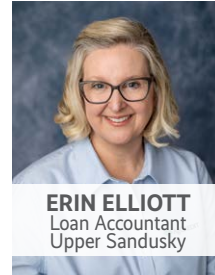
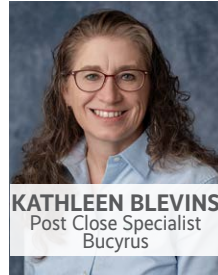
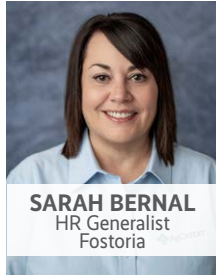
SATURDAY, MARCH 7

7:00-7:30 Breakfast Buffet
7:30-8:15 Market Outlook with Ben Brown
8:30-12:15 Four Rounds of Breakout Sessions
12:20-12:45 Live Evaluation Stations
12:45-1:45 Lunch
1:15-2:00 Keynote Speaker, Ty Higgins, Ohio Ag Net
2:00 Door prize drawing and closing remarks



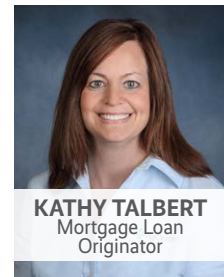
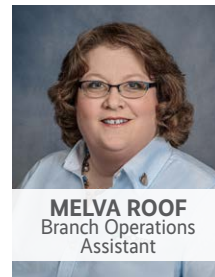
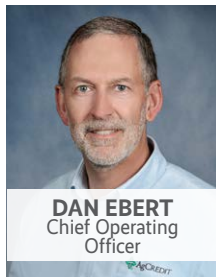
NEW HIRES

Welcome to the new team members who have joined the AgCredit team in 2025!



RETIREES

Congratulations to the following team members who have recently retired or are retiring at year end from AgCredit. We thank you for your years of dedication to our cooperative!



CALENDAR OFFICES CLOSED

December 24 & 25	Christmas
January 1	New Year's Day
January 19	Martin Luther King Jr. Day
February 16	Presidents' Day



610 W. Lytle Street
Fostoria, OH 44830

PRSR STD
US POSTAGE
PAID
COLUMBIA, SC
PERMIT 1183



CONVENIENTLY MANAGE YOUR LOANS WITH DIGITAL BANKING

- Free, 24/7 access to your account.
- Quicker availability of IRS tax forms and the member summary statement.
- Request draws on your line of credit if FastCash is set up and make loan payments.
- See loan balances, activity, interest paid, billing statements and more.
- Avoid late fees. Your payment is posted as soon as the next business day.
- Link up to three checking or savings accounts to make your payment.



Download our free mobile banking app to your smart phone from the Apple App store or the Google Play store. Search for AgCredit Mobile.

Visit AgCredit.net and click Digital Banking in the upper right hand corner to register today!



AgCredit.net