

## MATERIAL OR SIGNIFICANT EVENTS

AgFirst Farm Credit Bank

Effective for the December 31, 2018 reporting period, the AgFirst Farm Credit Bank (AgFirst) has discontinued reporting annual audited combined financial information for the AgFirst District. Instead, AgFirst will begin publishing unaudited combined financial information for the AgFirst District, including a statement of condition and statement of income, at www.agfirst.com. In addition to this change, effective for the December 31, 2018 reporting period, the contents of the unaudited quarterly and annual AgFirst District reports have been modified to exclude certain information previously disclosed. Such information is not incorporated by reference into, and should not be considered part of, the AgFirst Farm Credit Bank quarterly and annual reports.

Curtis R. Hancock, Jr.

Chairman of the Board

Leon T. Amerson

President and Chief Executive Officer

Stephen Gilbert

Senior Vice President and Chief Financial Officer

March 13, 2019