



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.

A handwritten signature in black ink that reads "Curtis R. Hancock, Jr." in a cursive style.

Curtis R. Hancock, Jr.
Chairman of the Board

A handwritten signature in black ink that reads "Leon T. Amerson" in a cursive style.

Leon T. Amerson
President and Chief Executive Officer

A handwritten signature in black ink that reads "Stephen Gilbert" in a cursive style.

Stephen Gilbert
Senior Vice President and Chief Financial Officer

March 13, 2019