



AGFIRST

STEWARDSHIP AND SUSTAINABILITY REPORT

JANUARY 2024



LEON T. AMERSON
PRESIDENT & CEO



WILLIAM T. ROBINSON
AGFIRST BOARD CHAIR

**MESSAGE FROM THE PRESIDENT & CEO
AND THE AGFIRST BOARD CHAIR**

AgFirst Farm Credit Bank is deeply committed to both the stewardship and sustainability that are necessary to create the future we all deserve. Despite the societal and economic challenges of recent years, AgFirst has forged ahead with the programs and projects that will lead us into a brighter tomorrow, with our caring and dedicated employees at the forefront of those efforts.

In this report, we hope to demonstrate the impact just one local organization can have on its community. Together, with like-minded entities, we have the power to make a real difference for the future.

To understand the scope of AgFirst’s stewardship and sustainability efforts, first consider our unique mission and structure. AgFirst is one of more than 60 institutions throughout the United States and Puerto Rico that make up the Farm Credit System. The System was established by Congress over 100 years ago to support American agriculture and the rural communities that are essential to sustaining a readily available, affordable and safe food supply. Most System institutions provide lending and related services to eligible borrowers. AgFirst, on the other hand, is one of several System organizations that provide back-office support to groups of those lenders.

In AgFirst’s case, the group of lenders consists of 16 affiliated Associations serving eligible borrowers in 15 states located throughout our District – the eastern portion of the United States and Puerto Rico. AgFirst’s loan portfolio represents loans to its affiliated Associations, loans purchased from District Associations or other System originators, and investments held for the purpose of managing District liquidity. As a cooperative with this structure in place, AgFirst is owned by its affiliated Associations and provides them with technology and a range of other valuable services to enable efficient operations.

AgFirst alone, as a support organization, has a similar impact on stewardship and sustainability as a relatively small, local business. AgFirst together with its affiliated Associations has an impact commensurate with a \$45 billion-plus lending institution. With this in mind, this Stewardship and Sustainability report is focused solely on AgFirst’s involvement in and impact on our local community – the Midlands of South Carolina.

As we look ahead, we are optimistic about the progress we can achieve together with our passionate, dedicated workforce and our nurturing community partners. We envision a future where we continue to evolve our sustainability initiatives, reduce our environmental footprint, enhance our social contributions and strengthen our governance practices.

Together, we are crafting a legacy of stewardship and sustainability for generations to come and making a difference in this place AgFirst proudly calls home.

Leon T. Amerson
President & CEO

William T. Robinson
AgFirst Board Chair



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MISSION STATEMENT



TO DELIVER
HIGHLY
COMPETITIVE
FUNDING,
PRODUCTS AND
SERVICES THAT
EMPOWER OUR
PARTNERS TO
SUPPORT RURAL
COMMUNITIES
AND AMERICAN
AGRICULTURE.

ABOUT AGFIRST

AgFirst Farm Credit Bank is a unique regional bank with a mission of supporting rural communities and agriculture. From our office in the heart of Columbia, S.C., we support Association partners in 15 states and Puerto Rico with wholesale funding, as well as technology and other value-added services. In turn, they extend crucial financial services to rural residents and agricultural operations of all sizes. We operate as a cooperative. This means that our Association partners and their customers are also our owners and serve on our Board of Directors. It also means that the company’s profits, in large part, are returned to those partners.

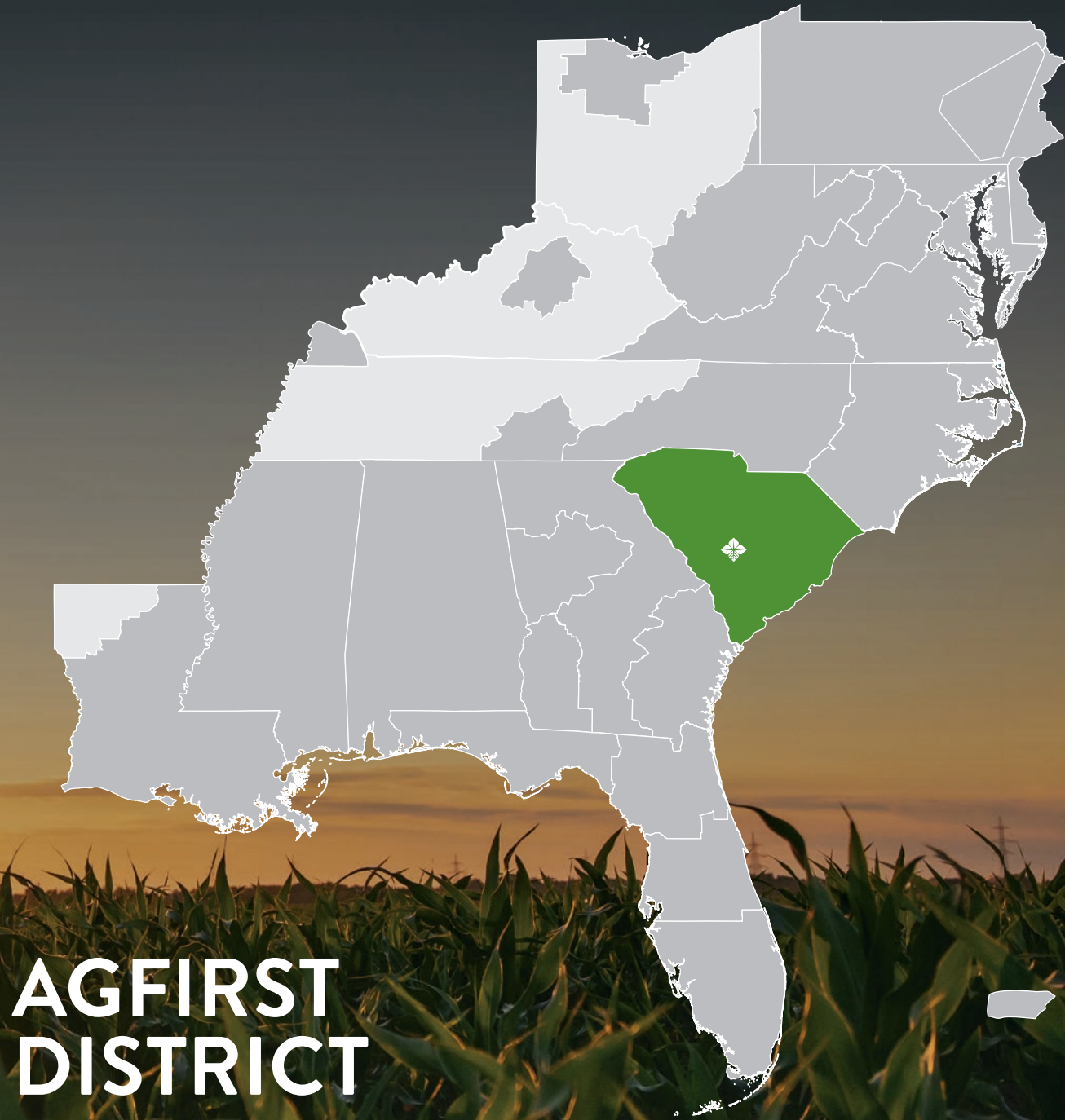
So while our local office helps power a \$45 billion lending operation by providing funding and back-office services, we operate efficiently with 500-plus employees who are dedicated to serving our mission – but also to serving the community we have called home for more than a century. We recognize that healthy communities are strong and prosperous communities. Our employees are committed to caring for our neighbors in need – whether they are packing boxes filled with fresh produce to reduce food insecurity, serving lunch to those who are receiving services from a nearby homeless center or donating to organizations that make a broad impact on societal issues.

Caring for our customers and our Columbia, S.C., community is integral to our corporate identity and the legacy we are continuing to build.

OUR COOPERATIVE STRUCTURE

At AgFirst Farm Credit Bank, we're more than just a financial institution. We're part of the Farm Credit System, a nationwide cooperative network of independent, privately owned lending institutions in all 50 states and Puerto Rico. But what sets us apart is our unwavering dedication to local communities and the people who call them home.

As a cooperative, Farm Credit is owned by its customers, including farmers, ranchers, cooperatives, agribusinesses and rural utilities. This unique ownership structure means that our customers' needs and the communities we serve always come first. The profits generated by Farm Credit institutions are ultimately returned to our membership, where they will be invested in strengthening agriculture and rural communities, and invested in the business to make sure we remain resilient and able to execute our mission over the long term.



AGFIRST DISTRICT

The AgFirst District is chartered to serve eligible borrowers in 15 states and Puerto Rico. As of December 2023, our District consisted of AgFirst Farm Credit Bank and 16 Association partners. AgFirst provides funding and support to help these Association partners operate more efficiently and effectively through economies of scale to serve rural communities and agriculture all around the Southeast and the Mid-Atlantic, throughout Florida, and as far as Ohio and Puerto Rico.

Though our reach in supporting agriculture is far and wide, at AgFirst we accomplish our mission with a core of centrally located employees in Columbia, S.C., who are as dedicated to serving our community as we are our customers. Likewise, our Association partners are committed to bettering their communities with the same focus on stewardship and sustainability that is common throughout the Farm Credit System.



THE AGFIRST STEWARDSHIP AND SUSTAINABILITY FRAMEWORK

Nestled in the heart of the Palmetto State, we proudly call Columbia, S.C., our home. At AgFirst, our resolute commitment to our neighbors and employees is guided by four core principles: **Community**, **Environment**, **People** and **Integrity**.



Community

We empower and support our communities through scholarships, disaster relief and partnerships.



Environment

We're committed to reducing our carbon footprint, preserving nature and embracing sustainability.



People

Our employees are our strength; we invest in their growth, diversity and well-being.



Integrity

Our unwavering honesty and ethical standards define how we operate and engage with stakeholders.

These principles drive us forward, shaping a future of growth, community enrichment and environmental stewardship.

COMMUNITY GIVING



STRATEGIC COMMUNITY PARTNERS




COMMUNITY

At AgFirst, we believe in not only being a responsible corporate citizen, but also being an engaged one. Both our corporate giving and employee commitment reflect a culture of caring and support for our agricultural and local communities. Throughout 2023, we focused on key areas of engagement to make an impact that makes a real difference.

COMMUNITY GIVING

To lift up our local communities, we proudly contributed over \$630,000 to support organizations advancing agriculture, community development, education, and health and human services right here in the Midlands and across South Carolina.

INDUSTRY SUPPORT

Our commitment extends to aiding agriculture groups, promoting their growth and sustainability. We support groups such as the National Black Growers Council, the Farmer Veteran Coalition of South Carolina and the S.C. Governor's School for Agriculture, strengthening the agricultural industry on multiple fronts – from underrepresented groups to future farmers.

EMPLOYEE ADVOCACY

A strong community is a healthy community, and AgFirst employees are dedicated to supporting organizations that address societal needs – from monetary donations to investments of their time. In 2023, employees advocated for organizations close to their hearts, guiding \$26,000 in company donations to groups as varied as the YMCA; the St. Baldrick's Foundation for childhood cancer research; and the Community Medical Clinic of Kershaw County, which provides free medical services to the uninsured and underserved.

DIVERSITY INITIATIVES

To promote equality in agricultural opportunities in our region, we donated nearly \$100,000 to Historically Black Colleges and Universities (HBCUs) and provided scholarships for Native American and Latino students pursuing business or agriculture-related fields. We are also proud to have a Bank representative on the AgrAbility Advisory Committee, which provides programs and training for disabled S.C. farmers.

RURAL DISASTER RELIEF

When disaster strikes, affected communities rely on their neighbors to get back on their feet. In times of crisis, AgFirst looks for way we can help – from donations to blood drives. Last year, we allocated funds to aid recovery for local communities, including a \$25,000 contribution to the American Red Cross for emergency assistance.

Our commitment to empowering communities remains steadfast. We look forward to continuing our support for causes that create lasting change. Together, we are sowing the seeds of positive change.

CORPORATE ENGAGEMENT



AGFIRST’S HEARTFELT JOURNEY IN STRENGTHENING COMMUNITIES

At AgFirst Farm Credit Bank, our engagement with the community is a journey marked by warmth, compassion and a sincere commitment to making a difference. It’s a story of genuine giving and active participation, where every contribution is a testament to our dedication to enriching the lives around us. It’s a commitment to nurturing the community that has nurtured us for more than a century.

PARTNERSHIPS: TOUCHING LIVES BEYOND CONTRIBUTIONS

Our story of community support starts with a significant figure: over 535 volunteer hours in 2023. But the essence of our story lies in how these volunteer hours and more than \$630,000 in donations last year translate into real change and genuine support.

Take for instance the Girl Scouts of South Carolina – Mountains to Midlands. Our donations help the organization empower girls with the courage, confidence and character to make the world a better place. Those girls become women like our own General Counsel Frances Griggs, whose Girl Scouts story started when she was a young Brownie, continued as an adult volunteer troop leader and eventually saw her become board chair for the organization – all while she was building her career as a successful attorney who currently serves on AgFirst’s Executive Committee.

Similarly, our collaboration with Transitions Homeless Center, which is adjacent to our building, transcends the financial aspect. Our employees regularly volunteer to serve lunch to the center’s clients throughout the year, organize sock drives at Christmas to help meet a pressing need and serve on the board to ensure the center continues to fulfill its important mission.

These partnerships are about sharing goals and working hand-in-hand to create better futures, where our contributions are just the beginning of a deeper, more meaningful relationship. This story continues in a variety of ways throughout the year:

EMPOWERING CAUSES CLOSE TO OUR HEART

Our employees frequently champion causes that resonate with them. Not only will you find them advocating for corporate donations for causes like the YMCA of Columbia’s Race to Remember, you’ll also find them competing in it. They request donations for organizations such as the Power in Changing diaper bank or the Ivy Heritage Foundation, which helps improve quality of life in the community in a variety of ways, and also spend their time as volunteers and board members. Our team’s commitment to community improvement is both hardy and heartfelt.

JEANS DAY: A SIMPLE ACT WITH PROFOUND IMPACT

Our Jeans Day fundraisers are a unique chapter in our community engagement. This initiative shows that even small, everyday actions can have a profound impact. Through this program, our employees can choose to donate weekly to a local cause for the opportunity to wear jeans once a week. We have collectively raised substantial funds over the years, demonstrating that caring can be part of our daily routine.

UNITED WAY CAMPAIGN: A COLLECTIVE EFFORT OF GIVING

The United Way Campaign is a vivid illustration of our collective spirit of giving. The significant contributions from our team showcase not just generosity but a deep-rooted sense of responsibility toward our community. Underscoring our commitment, AgFirst won both the

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AGFIRST AND UNITED WAY: JOINING FORCES FOR A PROSPEROUS MIDLANDS

AgFirst’s commitment to community prosperity shines through in its annual United Way workplace campaign. The bank’s dedicated workforce came together in 2023, demonstrating a collective power to create a brighter future for our neighbors in need. This year, employees and retirees joined forces, resulting in a remarkable total donation of \$167,000, including a \$50,000 donation from the bank.

Corporate Gift and Gold awards last year for high per capita corporate gift and employee donations.

BUILDING STRONGER COMMUNITIES TOGETHER

Recognitions such as these bring not just a moment of pride but serve as shared successes with the community, reflecting our genuine commitment to making a positive difference. Whether we are sponsoring an event, partnering with a nonprofit or creating volunteer opportunities for our employees, our involvement is about being an active participant in the community’s growth. Each instance is an opportunity to strengthen our bonds with the community and contribute to its vibrancy and well-being.

At AgFirst, engagement is a reflection of our caring ethos. Every chapter of our involvement is a step toward a more connected, supportive and thriving community, driven by the simple yet powerful act of caring.



AgFirst President and CEO Tim Amerson emphasized the impact of our partnership with United Way of the Midlands, stating, “We are making a tangible difference in the lives of those in need. Raising money each year for the organization reflects how we aim to build stronger, more resilient communities and provide a helping hand to those facing challenges.”

United Way of the Midlands plays a pivotal role in enhancing the quality of life for individuals and families. Their programs positively impact over 40,000 lives each year. The donation from this campaign contributes to United Way’s transformative efforts, addressing critical community needs in education, financial stability and health – an investment in lasting change for our Midlands home.

This campaign epitomizes the generosity, compassion and unity that define AgFirst and its employees. Their dedication to creating a healthy and strong community is unwavering, making AgFirst and United Way true agents of positive change.

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AGFIRST'S SUPPORT FOR AGRICULTURE IN THE COMMUNITY



AgFirst Farm Credit Bank's dedication to agriculture extends far beyond financial services; it's a journey filled with education, support and community engagement. Our initiatives are a blend of care, knowledge-sharing and empowerment, tailored to nurture the agricultural sector and its community.

TAILORED FINANCIAL SERVICES: A FOUNDATION FOR GROWTH

We understand that the backbone of a thriving agricultural community is robust financial support. AgFirst's financial services are designed not just to meet basic needs but to foster growth and sustainability in agriculture for farms and agricultural operations of all sizes.

CULTIVATING LEADERSHIP: FARM CREDIT UNIVERSITY

Our commitment to education shines through initiatives like Farm Credit University. This program isn't just about imparting knowledge, it's about shaping leaders in agriculture who will drive innovation and stewardship in the field.

ENRICHING THROUGH CORPORATE DONATIONS: FOCUSED EDUCATIONAL PROGRAMS

Our corporate donations are investments in the future of agriculture, enhancing educational standards and providing cutting-edge knowledge to agricultural professionals.

SUPPORTING ASPIRING FARMERS: PROGRAMS FOR THE YOUNG, BEGINNING AND SMALL (YBS)

1 Financial Support for Emerging Talent
Projects like the Center for Heirs South Carolina Coastal Region Beginning Farmers Development Project and scholarships for Native American/Latino students are more than financial aid, they are lifelines to those embarking on their agricultural journey.

2 A robust resource for young, beginning and small farmers
AgBizInfo, our newly launched website, is designed to be a one-stop resource for young, beginning and small farmers, providing them with easy access to information and local lending resources.

3 Partnership with Farm School on Wheels
This collaboration is a blend of hands-on training and digital outreach, providing practical knowledge and extending our reach through AgBizInfo and social media.

NOURISHING COMMUNITIES: CORPORATE DONATIONS TO AG & LOCAL FOOD

Our support for initiatives like FoodShare aims to foster a connection between agriculture and local communities. By supporting programs that make fresh produce more accessible, we are nurturing a healthier, more sustainable relationship between agriculture and the people it serves.

In every initiative, from financial services to educational programs and community support, AgFirst's approach is infused with a genuine care for the agricultural community. Our actions are driven by the belief that supporting agriculture means nurturing the very roots that sustain us all.



FOSTERING UNITY: DIVERSITY, VETERAN SUPPORT AND INCLUSIVE OPPORTUNITIES

CELEBRATING DIVERSITY: A MOSAIC OF INCLUSIVITY

AgFirst's dedication to diversity is about valuing each individual and the unique insights they bring to the table. We believe not only in promoting a diverse workforce, but also in supporting diversity within our community. We accomplish this through donations to organizations such as the Charleston, S.C.-based Center for Heirs Property Preservation, which helps historically underserved families protect and keep family land; Blue Ridge Women in Agriculture, which supports regional farmers and increases food access; and the National Black Growers Council, which recently hosted a model farm program in Orangeburg, S.C.

HONORING VETERANS: A SALUTE TO SERVICE

Our commitment to military veterans is a reflection of our gratitude for their service. We are proud to support initiatives such as Project Victory Gardens, an immersive teaching program for beginner veteran farmers; and the 2024 Palmetto Veterans Agribusiness Outreach Fair. These programs provide resources for veterans' transition to civilian life, ensuring our community benefits from their extraordinary skills and experience.

DISABILITY INCLUSION: OPENING DOORS TO ALL ABILITIES

Inclusion means ensuring that individuals with disabilities have the same opportunities to contribute and succeed as anyone else. At AgFirst, we foster accessibility by supporting programs such as Able SC's Employer Summit and the SC AgrAbility program for training disabled farmers.

In every aspect of our community engagement, AgFirst is committed to building a culture that is as inclusive as it is diverse, and as respectful as it is supportive. We believe that by fostering unity in diversity, we're not just doing the right thing, we're doing the smart thing for our business and our community.

SUPPORT FOR HIGHER EDUCATION



AGFIRST'S JOURNEY IN ELEVATING HIGHER EDUCATION: A STORY OF EMPOWERMENT AND VISION

AgFirst is committed to supporting higher education programs, including Historically Black Colleges and Universities (HBCUs) in our region, internships, and the South Carolina Governor's School for Agriculture in South Carolina's Piedmont region. Here's how AgFirst contributes to these programs:

CULTIVATING AGRICULTURAL EXCELLENCE: AGFIRST'S COMMITMENT TO HISTORICALLY BLACK COLLEGES AND UNIVERSITIES (HBCUs)

AgFirst recognizes the historical significance and proud legacy of HBCUs. These institutions were founded in the face of discrimination and have played a vital role in providing education opportunities to people of color. AgFirst's commitment to HBCUs is evident through various initiatives:

South Carolina State University Partnering for Progress Initiative:

AgFirst collaborates with South Carolina State University, fostering a shared vision of educational excellence. This partnership includes initiatives like working with the university's Career Center to advance professional development opportunities for students. AgFirst was named Career Center Employer of the Year for 2022, an accolade reflecting AgFirst's integral role in shaping futures that continues today.

North Carolina A&T State University involvement: AgFirst's partnered with AgGeorgia and AgSouth in 2023 to be Career Services Presidential and Executive sponsors at N.C. A&T, underscoring our support for agricultural advocacy and education. An employee's presence on the university's College of Agriculture and Environmental Science Advisory Board demonstrates a deeper commitment.

Association of 1890 Research Directors Symposium:

AgFirst donated \$10,000 in 2023 to sponsor the Association of 1890 Research Directors Symposium in 2024. The federation of 19 individual land grant universities coordinates research initiatives among its members and hosts a symposium every other year as a forum for knowledge sharing and network building.

GUIDING COLLEGE TALENT: INTERSHIP OPPORTUNITIES

Internships are crucial for students' education and career development. AgFirst actively supports these opportunities:

Internship Opportunities:

AgFirst offers internships to students, providing hands-on experience and allowing them to apply academic knowledge in a real-world setting.

Carolina Internship Program:

AgFirst participates in the University of South Carolina's Carolina Internship Program, offering internships to students of all majors. This program helps students gain valuable experience and jumpstart their careers.

NURTURING FUTURE AGRICULTURAL LEADERS: SOUTH CAROLINA GOVERNOR'S SCHOOL FOR AGRICULTURE

AgFirst has been a dedicated and consistent supporter of the South Carolina Governor's School for Agriculture since it was designated a Governor's School several years ago. This esteemed institution plays a pivotal role in providing quality agricultural education and preparing students for leadership roles in agribusiness, business and education.

Since 2021, AgFirst has demonstrated its commitment by providing annual donations of \$25,000 to the school. These contributions have been instrumental in furthering the school's mission and facilitating various educational initiatives. Notably, in 2023, AgFirst expanded its support by sponsoring travel experiences for students to gain exposure to diverse agricultural methods and techniques in foreign countries.

AgFirst's dedication to these programs exemplifies its commitment to empowering students, fostering academic excellence and nurturing the future leaders of various industries. Through its financial support and opportunities, AgFirst continues to make a profound and lasting impact on higher education and professional development within the agricultural sector.



RURAL DISASTER RELIEF

SOWING SEEDS OF HOPE: AGFIRST'S COMMITMENT TO RURAL DISASTER RELIEF

AgFirst Farm Credit Bank holds a compassionate place for communities facing the adversities of natural disasters. Our efforts in rural disaster relief are born out of our deep roots in supporting the resilience of rural communities.

RESPONSIVE AND COMPASSIONATE DISASTER RELIEF DONATIONS

We extend our support through ad hoc natural disaster relief donations, acting swiftly and thoughtfully in times of need. These contributions are more than just funds, they are symbols of hope and solidarity, helping communities to stand strong in the face of adversity.

ANNUAL PARTNERSHIPS FOR CONTINUOUS SUPPORT

Our annual Red Cross donation and blood drives represent a commitment to preparedness and recovery, ensuring that when disaster strikes, resources are ready to flow where they are most needed. This partnership is a core piece of our disaster relief efforts, embodying a promise of ongoing support.

UNITED WAY: A UNITED FRONT IN TIMES OF NEED

Supporting the United Way is another avenue through which AgFirst contributes to disaster relief. It's a collaboration that amplifies our impact, channeling our aid through United Way's extensive network to reach those in dire straits, effectively and efficiently.

MOBILIZING COMPASSION: FARM CREDIT EMPLOYEE RELIEF FUND

Finally, our employee relief fund is a testament to the collective spirit of AgFirst's team. Employees can donate to the fund to help their fellow Farm Credit colleagues who have been personally affected by a natural disaster. In turn, they can apply for help if they fall victim themselves. Our commitment not only to our community, but also to each other, embodies our spirit of caring.

In every act of giving and every initiative we undertake, AgFirst strives to be a beacon of relief and a source of strength for rural communities navigating the aftermath of natural disasters. We stand not only as a bank but as a committed partner in the healing and rebuilding of the places where we live and work.

ADVOCACY AND INDUSTRY SUPPORT

AgFirst is deeply committed to advocacy and industry support as cornerstones of our mission to foster agricultural growth and vibrant communities.

ADVOCACY FOR AG

We wholeheartedly support key ag advocacy groups like the National Council of Farmer Cooperatives and South Carolina Advocates for Agriculture. These organizations amplify the voices of farmers and cooperatives, aligning with our dedication to advancing agricultural interests.

INDUSTRY COLLABORATIONS

AgFirst actively contributes to industry events such as the Southern Southeastern Annual Meeting for cotton growers and ginnery and the Southern Farm Show, an agricultural exposition in Carolinas and Virginia. These gatherings serve as hubs for innovation and collaboration, driving progress in agriculture.

COOPERATIVE ENGAGEMENT

We are proud members of Southern Southeastern and the Palmetto Agribusiness Council, actively shaping cooperative agribusiness advocacy. Our involvement underscores our commitment to promoting cooperative values and agribusiness interests.

BEYOND AGRICULTURE

AgFirst extends its advocacy beyond agriculture, participating in organizations like the Midlands Business Leadership Group. Our engagement spans various sectors, contributing to broader business and economic development.

COMMUNITY BUILDING

We are deeply rooted in the communities we serve. Our memberships in the Columbia Chamber of Commerce and the South Carolina Chamber of Commerce reflect our active involvement in local and regional development efforts, fostering stronger, more prosperous communities.

At AgFirst, advocacy and industry support are fundamental to our mission. By collaborating with advocates, industry leaders and local communities, we strive to cultivate lasting positive change in agriculture and beyond.



THE ENVIRONMENT

CULTIVATING GREEN INITIATIVES: AGFIRST'S COMMITMENT TO SUSTAINABILITY

At AgFirst, nurturing sustainability and safeguarding the environment are integral parts of our corporate identity. Our unwavering dedication to these principles is reflected in a range of initiatives that encompass building enhancements, workplace programs and philanthropic contributions to organizations that share our values.

BUILDING FOR A GREENER TOMORROW

We understand that even the smallest building improvements can have a substantial impact on the environment. As part of our commitment to sustainability, we've implemented several key building enhancements:

EnergyStar Compliance:

Our buildings adhere to the rigorous EnergyStar standards, ensuring optimal energy efficiency and reducing our overall environmental footprint.

EV Charging Stations:

To support sustainable transportation options, we've installed electric vehicle (EV) charging stations, making it convenient for employees and visitors to choose alternatively fueled vehicles for commuting.

New Air-Handlers:

By upgrading our air-handling systems, we've not only enhanced indoor air quality but also significantly improved energy efficiency, thus contributing to reduced carbon emissions.

NURTURING SUSTAINABLE PRACTICES

Our employees play a pivotal role in advancing our sustainability goals. We've introduced workplace programs that foster eco-conscious behaviors:

Recycling:

Throughout our facilities, comprehensive recycling programs encourage responsible waste management, diverting materials from landfills.

ERI (Electronic Recycling Initiative):

To responsibly manage electronic waste, we've established the Electronic Recycling Initiative (ERI), diverting e-waste away from landfills and supporting recycling endeavors.

Water Conservation Initiative:

AgFirst has adopted a water reuse and filtration system, reducing reliance on bottled water and supporting our green initiatives.

PHILANTHROPIC GIVING FOR A GREENER WORLD

Our commitment to sustainability extends to philanthropic endeavors. We actively support organizations that champion environmental conservation, like Lexington Ducks Unlimited, an organization devoted to wetlands and wildlife conservation. This partnership exemplifies our dedication to preserving vital ecosystems and collaborating with like-minded organizations to promote environmental sustainability.

At AgFirst, our dedication to sustainability goes beyond words – it's woven into the fabric of our organization. Through these initiatives, we are actively cultivating a greener future for our community, our employees and the world we all share.

2022

PARTICIPATED IN A
\$1.21 BILLION
TERM LOAN
REFLECTING AGFIRST'S
COMMITMENT TO
ENABLING SUSTAINABLE
INFRASTRUCTURE DEVELOPMENT
& ENERGY EFFICIENCY

PARTICIPATED IN A NEW
\$2 BILLION
REVOLVING CREDIT FACILITY,
ACTIVELY SUPPORTING
THE TRANSITION TO
CLEANER ENERGY SOURCES
AND FOSTERING
ECONOMIC INCLUSION

LOAN PARTICIPATIONS



EMPOWERING SUSTAINABILITY THROUGH LOAN
PARTICIPATIONS: A PATH TO POSITIVE IMPACT

At AgFirst, our commitment to sustainability extends far beyond our own operations. We understand that fostering positive environmental and social change requires collaboration and innovative solutions. That's why we are proud to engage in loan participations that align with our values and contribute to a more sustainable future.

SUSTAINABILITY LINKED LOANS: PAVING THE WAY FOR CHANGE

- In 2022, AgFirst's sustainable finance efforts included participating in a \$1.21 billion term loan with a Rural Wireless Tower Provider. The KPIs for this loan were designed to promote the conversion of traditional tower lighting systems to energy-efficient LED lighting and increase the consumption of renewable energy. This investment reflects our commitment to enabling sustainable infrastructure development and energy efficiency.
- Sustainability extends to the energy sector as well. In 2022, AgFirst participated in a new \$2 billion revolving credit facility with a Southeastern Investor-Owned Utility. The KPIs for this loan were intricately linked to metrics like the addition of zero-carbon capacity and the retirement of coal and gas capacity. We also prioritized supplier diversity, aiming to increase the percentage of total supplier spend with diverse companies. Through this partnership, we are actively supporting the transition to cleaner energy sources and fostering economic inclusion.
- Our commitment to sustainability transcends industries. In 2022, AgFirst participated in a \$750 million term loan with a Wholesale Rural Fiber Network. The KPIs for this loan focused on reducing Scope 1 and 2 greenhouse gas emissions and promoting employee gender diversity. This investment showcases our dedication to sustainability across various sectors and our belief in the power of data-driven goals to drive meaningful change.
- In 2023, AgFirst participated in an \$11 billion financing of the largest renewable energy infrastructure project in U.S. history. The project is expected to bring clean power to 3 million Americans with a \$20 billion economic impact to communities.

AGFIRST CAPITAL MARKETS & SUSTAINABLE LOANS

At AgFirst, our mission to support rural America includes sustainability-linked loans for companies working toward a greener and more equitable future. Through loan participations, we are helping pave the way for positive impact, demonstrating that financial success and environmental responsibility can go hand in hand. Our commitment to sustainability extends to every facet of our operations, reflecting our dedication to creating a better world for all.



PEOPLE

NURTURING EXCELLENCE: OUR COMMITMENT TO PEOPLE

At AgFirst, we recognize that people are at the heart of our success. Our steadfast commitment to our employees encompasses several key facets, reflecting our dedication to creating a workplace that empowers, embraces diversity, prioritizes well-being, and fosters a culture of excellence.

- 1

OUR CULTURE:
Excellence, collaboration and continuous improvement are the cornerstones of our organizational culture. We believe in the power of innovation, teamwork and respect. Our culture isn't just a set of values, it's a way of life guiding our daily actions and decisions.
- 2

DIVERSITY, EQUITY, INCLUSION AND BELONGING (DEIB) IN THE WORKPLACE:
We understand that diversity is a fundamental strength. Our commitment to DEIB is deeply embedded in our identity. We actively seek diverse perspectives, champion equitable practices, and cultivate an inclusive environment where everyone feels a sense of belonging.
- 3

RECRUITMENT:
Building a strong team starts with attracting exceptional talent. We are dedicated to recruiting individuals who not only possess the necessary skills but also align with our values and vision. Our recruitment process identifies those who will thrive and contribute to our shared success.
- 4

ENGAGEMENT, DEVELOPMENT AND RETENTION:
Employee engagement is the heartbeat of our organization. We value open communication, feedback and opportunities for growth. We actively engage with our employees, listening to their ideas, concerns and aspirations, to create a workplace that inspires passion and dedication. Our commitment to development extends beyond professional skills; it's about personal and career growth. Retaining top talent is a priority, and we create an environment where employees are not only motivated to stay but also excited to grow with us.
- 5

HEALTH & WELL-BEING:
The well-being of our employees is paramount. We offer comprehensive wellness programs, health benefits, and support services to ensure our team members are physically and mentally healthy. A healthy workforce is a cornerstone of our success.

In the following sections, we will delve deeper into each aspect of our commitment to our people. From our inclusive workplace initiatives to our development programs and well-being support, AgFirst is dedicated to nurturing a culture where every individual can thrive both personally and professionally. Our people are the driving force behind our achievements, and their success is our ultimate goal.

OUR CULTURE

AgFirst’s culture guides our actions, decisions and interactions. Rooted in our core values and the Farm Credit mission, our culture fosters a sense of belonging and unity.

-  **Core Values**
Integrity, innovation, service and excellence are not just words – they are the principles that define our culture.
-  **Farm Credit Mission**
We are passionate about achieving our mission of providing reliable, consistent credit and financial services to rural communities and agriculture.
-  **Employee Engagement**
We value our employees’ voices. Through our biannual survey and 60-day check-ins, we gather insights to continuously enhance the employee experience.
-  **Employee Engagement Committee**
Committed to creating a vibrant workplace, this committee organizes events and initiatives that promote engagement and camaraderie.
-  **Learning & Sharing**
We believe in continuous growth. Our farm tours, lunch and learns, and guided tours provide opportunities for education and connection.
-  **Community Engagement**
We actively participate in our community through partnerships, complimentary event tickets, and robust volunteer support.
-  **Employee Appreciation**
We celebrate our employees with events like Family Fun Day, FunFest employee celebration, and our Bank Holiday Luncheon. Each year, our employees receive a special gift as a token of our gratitude.

At AgFirst, our culture reflects who we are, what we stand for, and how we thrive together.



EMPLOYEE SPOTLIGHT

“ STACY WILLIAMS: A BEACON OF COMMUNITY LEADERSHIP

At AgFirst, community involvement is an integral part of who we are. We believe that being a responsible corporate citizen means actively engaging with and giving back to the communities we serve. This commitment is exemplified through employees like Stacy Williams and her exceptional dedication to this tenet.

Stacy, an AgFirst Corporate Attorney, recently received the Equity Leadership Honor Roll Award from the Columbia Urban League. This award is a testament to her unwavering support for minority business development, a cause that aligns seamlessly with AgFirst’s mission and values. Her efforts, along with AgFirst’s donation of \$25,000 to support the Columbia Urban League, reflect our dedication to empowering underrepresented communities.

Stacy’s contributions are focused on supporting youth. For over a decade, she has actively promoted the achievements of Black high school seniors through her involvement in the Columbia Urban League’s annual Young and Gifted program. This program, held annually during Black History Month, celebrates students who have excelled in academics, the arts, leadership, technology and athletics. Stacy’s commitment to recognizing and supporting these talented young individuals embodies our belief in nurturing the leaders of tomorrow.



Stacy’s words capture the essence of AgFirst’s commitment to community involvement: “I am a strong supporter of encouraging our youth. I know how important it is to recognize and give credit to youth that are doing good things in the community – and who are also bettering themselves. It’s inspirational to be around these students who have bright futures ahead of them.”

Moreover, Stacy was named the Young Professional of the Year by the Columbia Chamber of Commerce, further emphasizing her exceptional leadership qualities and dedication to community engagement. This award recognizes individuals who actively participate in civic or philanthropic organizations and demonstrate a commitment to making the Midlands a better place.

Stacy’s involvement extends to organizations such as the Columbia Chapter of The Links, Incorporated, and the Columbia Alumnae Chapter of Delta Sigma Theta Sorority, Inc. These organizations focus on transformative programs in health and wellness, education and civic engagement, touching and enriching many lives in the Midlands. Stacy’s dedication to these initiatives stems from her genuine desire to see others succeed, exemplifying the spirit of community that AgFirst values.

We are immensely proud of Stacy and her outstanding contributions to our community. Her leadership and unwavering commitment to making a positive impact are a shining example of the core values that drive us at AgFirst. We believe that through community engagement, we can create a brighter future for all, and Stacy Williams embodies that belief in every way.

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DIWALI CELEBRATION

AgFirst employees organize an annual Diwali celebration each fall to share authentic Indian food, traditional attire and Diwali traditions with coworkers. Known as the Festival of Lights, Diwali is a major religious festival with Indian origins that symbolizes the spiritual victory of light over darkness.





DEIB IN THE WORKPLACE

ADVANCING DEIB AT AGFIRST



At December 31, 2023, the Bank employed 502 full-time employees of which **48%** were women, **52%** men and **34%** minorities, based on employee self-reporting.

AgFirst is dedicated to fostering diversity, equity, inclusion and belonging (DEIB) in our workplace. In 2023, we took significant steps to further our DEIB initiatives, including:

- 1 EXPERT GUIDANCE**
We engaged a DEIB expert to guide AgFirst leaders in building diverse, high-performing teams and a world-class workplace culture.
 - 2 TALENT OUTREACH**
Our involvement in initiatives like MANRRS (Minorities in Agriculture, Natural Resources, and Related Sciences) and the Farm Credit System Diversity, Equity, Inclusion and Belonging (DEIB) Summit underscores our commitment to industry-wide diversity.
 - 3 VETERAN SUPPORT**
We offer hiring accommodations, participate in veteran career fairs, and connect with veterans through job boards and organizations.
 - 4 DISABILITY INCLUSION**
We collaborate with Able South Carolina, sponsor events, and actively support disability inclusion.
 - 5 HBCU AND ARD ENGAGEMENT**
We partner with Historically Black Colleges and Universities through active campus and student engagement, career fairs and hosting recruitment days. Additionally, we actively support the Association of 1890 Research Directors through speaking and conference engagements.
 - 6 BIENNIAL DEIB SURVEY**
Our biannual employee engagement survey measures inclusion, involvement, belonging and equity within our organization.
 - 7 ANNUAL TRAINING**
We provide annual training on "Freedom from Harassment and Discrimination" to maintain a respectful and inclusive workplace.
- At AgFirst, our commitment to DEIB is unwavering, and we will continue to advance these initiatives to create an equitable and welcoming workplace for all.

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AGFIRST CHOSEN AS 2023 STATE CHAMBER OF COMMERCE EXCELLENCE IN WORKPLACE DIVERSITY AWARD WINNER

AgFirst was honored with the 2023 Excellence in Workplace Diversity award by the South Carolina Chamber of Commerce for its outstanding diversity initiatives. Cynthia Bennett, the chamber's Chief Diversity Officer, praised AgFirst for building an inclusive culture that enhances teamwork and belonging.

The award highlighted AgFirst's commitment to diversity through various initiatives, including:

- The Historically Black Colleges and Universities (HBCU) talent acquisition program, which involves scholarships and engagement with HBCUs.
- A mentoring program that fosters a diverse, multigenerational workplace.
- Employee engagement activities that support under-represented communities.
- Partnerships that promote inclusivity in agriculture.

Accepting the award on behalf of AgFirst, Chief Human Resources Officer Darrick Paul said, "This award is a reflection of our core values and our dedication to fostering a workplace where diversity and inclusion are not just words, but are part of our daily practice."

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RECRUITMENT

RECRUITMENT AT AGFIRST: BUILDING A DIVERSE TEAM

At AgFirst, we understand the importance of recruiting top talent to drive our mission forward. Our recruitment efforts in 2023 were guided by strategic planning and a commitment to diversity. Here’s how we achieved our goals:

HIRING METRICS

We continually monitor hiring metrics to ensure our recruitment efforts align with our diversity and inclusion goals. By tracking key metrics, we gain insights into our hiring process’s effectiveness.

TALENT ACQUISITION STRATEGY/PLANNING

Our talent acquisition strategy is built on careful planning. We identify talent gaps, develop targeted recruitment plans, and collaborate with experts to source diverse candidates. This approach ensures that our workforce reflects the communities we serve.

EMPLOYEE REFERRAL BONUS PROGRAM

We believe that our employees are our best advocates. To encourage referrals, we implemented an Employee Referral Bonus Program. This program rewards our employees for referring qualified candidates, contributing to a dynamic and inclusive workforce.

INTERNSHIPS

AgFirst offers internships to provide students with hands-on experience in various fields. Our internship program is a valuable pipeline for identifying and nurturing emerging talent, contributing to our future success.

Our commitment to recruitment extends beyond numbers, it’s about fostering a culture of inclusion and belonging. We look forward to building on our recruitment initiatives in the years to come, as we continue to attract exceptional talent to AgFirst.



EMPLOYEE ENGAGEMENT, DEVELOPMENT AND RETENTION AT AGFIRST

AgFirst prioritizes the well-being and growth of our employees. Our Total Rewards package includes performance incentives, merit-based salary increases, and equitable pay practices. Employees benefit from comprehensive insurance coverage and optional benefits tailored to their needs.

We offer perks like paid holidays, a business casual dress code, complimentary drinks, and on-site amenities such as a gym to support physical well-being. Our platform for sharing birthday and anniversary sentiments fosters a strong sense of community. Employees enjoy discounts on national and local services.

Recognition is key, with service awards, retirement benefits, and post-retirement healthcare. Our 401(k) plan, managed by Fidelity, promotes financial security.

AgFirst invests in training and development via Career Café, LinkedIn Learning and leadership programs. Our mentorship program connects employees based on development goals, and the Educational Assistance Plan supports further education.

AgFirst values a diverse and inclusive workplace and promotes employee well-being, growth and development.



“SAM HILLIARD: A STANDOUT HR TALENT IN 2023”

In 2023, Sam Hilliard, the Talent Management and Systems Supervisor at AgFirst, gained notable recognition as a finalist in the HR Rising Star awards, a prestigious program hosted by the South Carolina Society for Human Resource Management and the State Chamber of Commerce. The award highlights HR professionals in South Carolina with less than 10 years of experience who have made a significant impact in their fields.

Beginning his career as a teacher, Hilliard joined AgFirst in 2018. He quickly distinguished himself with innovative contributions, especially in revitalizing the Career Café learning management system and the Districtwide Career Café Learning Summit. These initiatives evolved under his guidance into vibrant, interactive platforms, significantly enhancing organizational engagement.

Hilliard’s influence extended beyond AgFirst to the broader learning management community. His commitment to sharing knowledge and supporting HR professionals nationwide has been a testament to his dedication to the field. Hilliard’s passion for learning, development and genuine care for his colleagues has solidified his reputation as a leading figure in HR for 2023.



EMPLOYEE SPOTLIGHT

HEALTH AND WELL BEING

NURTURING EMPLOYEE WELL-BEING

At AgFirst, we prioritize the well-being of our employees because we believe that a healthy and balanced workforce is the cornerstone of our continued success. We've curated a range of programs and benefits to support our employees' physical and mental health:

WELLNESS PROGRAM

Our comprehensive wellness program encourages healthy lifestyles, focusing on nutrition, exercise and overall health.

FLU SHOTS

We offer annual flu shots to protect our employees and their families from the seasonal illness.

ON-SITE GYM

Fitness is key to well-being. Our on-site gym facilities make it convenient for employees to stay active.

CHAIR MASSAGES

Regular chair massages provide relaxation and stress relief, promoting mental and physical wellness.

MAMMOGRAM OFFERINGS

We offer a mobile mammography service at the Bank, ensuring easy access to essential screening. We also provide time off for employees to avail themselves of this crucial preventive health measure.

EMPLOYEE ASSISTANCE PROGRAM

We offer counseling and life management services to our employees and their immediate family members, ensuring they have the support they need during challenging times.

EMPOWERING CARE

AgFirst partners with Corporate Chaplains of America (CCA) to provide support, care and compassion to our employees and their families, emphasizing the importance of holistic well-being.

LEARN TO LIVE PROGRAM

We understand the significance of mental health. Through online support and clinical assessments, we help employees address mental health issues.

WORK-LIFE BALANCE

Achieving work-life balance is essential. Our benefits include paid parental leave, paid leave for parent/teacher conferences and family sick leave. We also offer options for hybrid or flexible work schedules.

FUNERAL/BEREAVEMENT LEAVE

We provide compassionate leave options to support employees during difficult times.

By fostering a culture of well-being, we empower our employees to excel in their personal and professional lives. Our commitment to employee health and happiness is a testament to our dedication to their success.





INTEGRITY

Ethical conduct, transparency and accountability are not just values, but a way of life that guides us along the path of responsible business practices.

As a financial institution, we understand the profound impact we can have on our communities and the environment. It's a responsibility we take to heart, and it starts with the integrity that underpins everything we do. Our Standards of Conduct Policy, Professional Code of Ethics, and Financial Code of Ethics serve as our compass, ensuring we navigate with honesty and fairness.

We believe in promoting not just compliance, but a culture of honesty and ethical behavior. It's about going beyond what's required, avoiding conflicts of interest, and treating every piece of information with the care it deserves. We understand that trust is built on transparency, and that's why we provide accurate financial disclosures and adhere to all relevant laws and regulations.

Our commitment to integrity isn't just a commitment to good business, it's a promise to our stakeholders that we're dedicated to nurturing sustainability through responsible stewardship. It's about tending to the needs of today while safeguarding resources for future generations. In this journey, we stand firm in our belief that doing well and doing good are inseparable, and it's a belief we carry with us every day.

ETHICS AND COMPLIANCE



At AgFirst Farm Credit Bank, our commitment to ethics and compliance is a guiding principle that shapes how we conduct ourselves and interact with others. The core components of our Ethics and Compliance framework include:

STANDARDS OF CONDUCT POLICY

Our ethical foundation begins with the Standards of Conduct Policy, a document that embodies our values and principles. These standards serve as a compass, directing our Board of Directors, employees, vendors and stakeholders to navigate with integrity. They cover a wide spectrum of ethical considerations, including the management of conflicts of interest, the importance of ethical conduct, and adherence to legal requirements.

ETHICS HOTLINE

To ensure that our ethical compass remains true, we’ve established an Ethics Hotline. This third-party service provides a safe and confidential channel for reporting ethical concerns, potential violations or conflicts of interest. Accessible via a dedicated hotline number and website link on our intranet homepage, this hotline empowers individuals to speak up, anonymously if needed, when they encounter ethical dilemmas.

GOVERNANCE STRUCTURE

Transparency and accountability are fundamental to our governance structure. At the helm of our organization, our Board of Directors, composed of seasoned experts, oversees strategic planning and policymaking. Our executive and senior leadership teams bear the responsibility of governance, ensuring alignment with our core values. To enhance transparency, we regularly publish annual and quarterly information statements and financial disclosures on our website.

FINANCIAL CODE OF ETHICS

In addition to our overarching ethics framework, we maintain a Financial Code of Ethics. This code is applicable to the Chief Executive Officer and President, Chief Financial Officer, senior financial officers and managers associated with the financial disclosure process. It sets a higher standard for financial integrity and transparency. Here are some key facets:



HONESTY AND ETHICAL CONDUCT

All individuals covered by this code are expected to engage in honest and ethical conduct. This includes avoiding conflicts of interest.

CONFIDENTIALITY

Safeguarding the confidentiality of non-public information is paramount. Employees are entrusted with the responsibility to protect sensitive data from unauthorized disclosure.

ACCURATE FINANCIAL DISCLOSURES

We are dedicated to producing accurate, complete and timely financial disclosures in our statements and reports.

COMPLIANCE WITH LAWS

Strict compliance with relevant laws, rules and regulations, as well as adherence to self-regulatory agreements, is a core requirement.

REPORTING VIOLATIONS

The code requires the prompt reporting of any potential violations. Individuals are obliged to report concerns to the appropriate channels, whether it’s the Ethics Hotline or management.

PROFESSIONAL CODE OF ETHICS

In tandem with our commitment to ethical excellence, we’ve embraced a Professional Code of Ethics that applies to every director, officer, employee and agent of AgFirst Farm Credit Bank. This code reaffirms our unwavering dedication to conducting business with the highest standards of integrity and ethics. It offers guidance on maintaining ethical conduct, avoiding conflicts of interest, and disclosing such conflicts when they arise.

TRAINING

Annually, our employees participate in essential training that encompasses our Standards of Conduct Policy, Financial Code of Ethics, Professional Code of Ethics, procedures for Criminal Referrals, and use of the Ethics Hotline. Additionally, they are required to annually affirm their commitment to both the Standards of Conduct Policy and the Professional Code of Ethics.

Employees must complete annual fraud risk training, reinforcing the Bank’s commitment to ethical conduct.

Maintaining ethical integrity at AgFirst is not just about following a set of rules, it’s a reflection of who we are. Our commitment to nurturing sustainability with stewardship begins with a firm foundation in ethics and compliance, ensuring that every decision we make upholds the values we hold dear.

DATA PRIVACY & SECURITY

At AgFirst Farm Credit Bank, safeguarding data privacy and ensuring robust security measures is an unwavering commitment. Our approach to data privacy and security encompasses three core pillars:

INFORMATION SECURITY PROGRAM

Our Information Security Program serves as the bedrock of our data protection efforts. It’s a comprehensive framework that underscores our dedication to safeguarding sensitive information. Key elements of this program include:

MANAGED SECURITY SERVICE PROVIDER (MSSP)

We partner with a trusted Managed Security Service Provider to ensure that our digital assets are shielded from evolving threats. This partnership allows us to stay ahead of potential security breaches.

SECURITY TOOLS AND PRODUCTS

We invest in cutting-edge security tools and products that fortify our digital defenses. These tools continuously monitor and protect our systems from cyberthreats.

TRAINING

Education is paramount in the realm of cybersecurity. Our employees undergo annual security awareness training to equip them with the knowledge and skills needed to identify and respond to potential security risks.

CYBERSECURITY INSURANCE

We maintain robust cybersecurity insurance coverage to mitigate financial risks associated with security breaches.

BUSINESS CONTINUITY

With new threats evolving daily, maintaining business continuity is imperative. To prepare, we take proactive measures to ensure that our operations remain resilient in the face of disruptions. Key components of our business continuity strategy include:

ANNUAL DISASTER RECOVERY TESTING

IT Operations conducts annual disaster recovery testing to evaluate and refine our ability to recover from unforeseen events. This testing helps us identify best practices and areas of improvement to ensure that we can swiftly resume operations in the event of a disruption.

DEPARTMENTAL TABLETOP EXERCISES

We engage with departments to design and offer tabletop exercises to simulate various disaster scenarios. These exercises help us identify vulnerabilities and refine our response strategies while helping the department validate its departmental-level plans.

TRAINING

Annual training on business continuity is offered to employees to ensure that they are well-prepared to act in accordance with our established procedures.

COMMITTEES

Commitment to data privacy and security requires a collaborative effort. Our commitment to transparency and accountability is evident through our committee structures:

INFORMATION SECURITY & BUSINESS CONTINUITY COMMITTEE

This committee plays a pivotal role in overseeing our information security and business continuity initiatives. It is comprised of dedicated individuals who ensure that our programs are robust and up to date.

DATA GOVERNANCE STEERING COMMITTEE

Data governance is a critical aspect of our commitment to data privacy. This committee oversees data governance efforts, ensuring that data is managed responsibly and in compliance with regulations.

Our commitment to data privacy and security extends beyond mere compliance – it’s a reflection of our dedication to nurturing sustainability with stewardship. We understand that safeguarding data and ensuring business continuity are vital not only for our organization but also for the trust our stakeholders place in us.





CONCLUSION

MAKING A DIFFERENCE FOR GOOD

Stewardship and sustainability are key to preserving our community – and our world. Leaving a better place for the generations to come is a unique responsibility that we must accomplish together. From our people to our programs, AgFirst’s commitment to these practices shines through every day.

Every time we use recycling bins, reach out to a neighbor with a helping hand or send a donation to a group supporting agriculture, we are putting our values into action to make our communities healthier and stronger. And these acts are replicated in communities throughout our District every day by our Association partners, multiplying the impact our network makes on the world around us.

By putting a focus on improving our communities and committing to sustainability efforts, we can make a difference for good.

