

COLONIAL FARM CREDIT, ACA, PCA & FLCA

OFFICIAL NOTICE AND ANNUAL MEETING INFORMATION STATEMENT

2026 Annual Stockholders' Meeting

11295 Windsor Blvd. • Windsor, VA 23487

August 19, 2026 • 1:00 p.m.

The following information is provided in accordance with Farm Credit Administration regulations.

The purpose of the meeting is to elect Stockholder-Elected Directors and Nominating Committee members, review financial reports and transact any other necessary business.

BOARD OF DIRECTORS

The current Colonial Farm Credit (Association) Board is comprised of 12 Stockholder-Elected Directors, two outside directors (someone who is not a director, officer, employee, agent, or stockholder of any Farm Credit System institution and who is appointed by the Board), and one appointed stockholder director (an Association stockholder who is appointed by the Board). There are three director terms expiring at this meeting.

For position 1 in District 1, the Stockholder-Elected Director's primary residence or farming operation headquarters must be located in the Association's territory and in the State of Maryland. The farming operation of a Stockholder-Elected Director is deemed headquartered at the mailing address of record on file with the Association.

Directors whose terms of office extend beyond this election are as follows:

Director	Commodity	Age	Term	Served
Benjamin D. Cole	corn, soybeans, timber	51	2025-2029	2022-2026
Clarke E. Fox	cotton, peanuts, soybeans, timber	67	2025-2029	1997-2026
G. Henry Goodrich	corn, soybeans, peanuts, wheat, timber	62	2023-2027	2023-2026
Jeffrey W. Griffith	grain, hay, vegetables	66	2024-2028	2014-2026
James C. Haile, Jr.	corn, soybeans, wheat, timber	54	2023-2027	2023-2026
William T. Henley, IV	corn, wheat, soybeans, barley	46	2024-2028	2020-2026
Hugh S. Jones	dairy	70	2025-2029	2003-2026
Donna H. Kerr	dairy	68	2024-2028	2022-2026
Frankie R. Large	hog, cattle	47	2023-2027	2017-2026
Appointed Directors:				
R. Bertsch Cox	N/A	58	2025-2029	2017-2026
Jennifer U. Cuthbertson	watermelons, pumpkins, goats, cattle, grain, timber, hay	53	2025-2029	2007-2026
Appointed Stockholder Director:				
John E. Bickford	timber	71	2022-2026	2005-2013; 2014-2026

No directors attended fewer than 75% of board meetings during the last fiscal year. Donna H. Kerr attended fewer than 75% of committee meetings during the last fiscal year. No director resigned or declined to stand for re-election since the Association's last Annual Meeting because of policy disagreements with the Board of Directors.

The Association has had loans outstanding during the last full fiscal year and to date to its elected directors, director nominees, their immediate family members, and organizations with which such directors, or director nominees are affiliated. These loans were made in the ordinary course of business, and were made on the same terms, including interest rate, amortization schedule, and collateral, as those prevailing at the time for comparable transactions with other persons.

No loan to a director, 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, or had any reportable transactions other than loans.

None of the director nominees during the past five years had any reportable litigation, bankruptcy, or criminal or civil proceedings.

VOTING

The Board of Directors has established the close of business on June 30, 2026 (Record Date) as the record date for voting purposes. As of the Record Date, there were 5,288 voting stockholders (holders or joint holders of Class B voting stock) who are eligible to vote by mail ballot following the 2026 Annual Stockholders' Meeting. The Bylaws of the Association implement six (6) election districts for the election of Stockholder-Elected Directors and members of the Nominating Committee to ensure that representation is distributed throughout the Association's chartered territory. As of the Record Date, the number of voting stockholders entitled to vote in each election district is:

District	Counties	District Voters
1	Maryland Counties of Anne Arundel, Calvert, Charles, Prince George's, and St. Mary's; and Virginia Counties of King George, Lancaster, Northumberland, Richmond, and Westmoreland	1086
2	Virginia Counties of Caroline, Charles City, Chesterfield, Essex, Gloucester, Henrico, James City, King and Queen, King William, Mathews, Middlesex, New Kent, and York and the Cities of Newport News and Petersburg	987
3	Virginia Counties of Amelia, Cumberland, Fluvanna, Goochland, Hanover, Louisa, and Powhatan	864

4	Virginia Counties of Amherst, Appomattox, Buckingham, Campbell, Charlotte, and Prince Edward	751
5	Virginia Counties of Brunswick, Dinwiddie, Greenville, Lunenburg, Mecklenburg, Nottoway, and Southampton	593
6	Virginia Counties of Isle of Wight, Prince George, Surry, and Sussex; the Cities of Chesapeake, Hopewell, Suffolk, and Virginia Beach	614
Other	Voting stockholders with eligible loans with the Association; however, do not reside in one of the counties/cities above	393

For a stockholder, or individual designated in accordance with the Bylaws of the Association to vote the Class B Common Stock held by a stockholder, to be eligible to serve as a candidate for election as a Stockholder-Elected Director or as a member or alternate on the Nominating Committee for a particular election district, the stockholder's primary residence or headquarters of his or her farming operation must be located in such election district. The farm operation of a candidate is deemed headquartered at the mailing address of record on file with the Association. A voting stockholder who neither resides nor has its farm operation headquartered in the Association's chartered territory shall be treated as residing in the election district where the branch that services their loan is located but is not eligible to serve as a Stockholder-Elected Director or member of the Nominating Committee. Each eligible voting stockholder as of the Record Date, regardless of the location of the residence of the voting stockholder, is entitled to vote for each Stockholder-Elected Director and Nominating Committee position.

Each voting stockholder as of the Record Date is entitled to only one vote regardless of the number of single or joint loans the voting stockholder may have with the Association. 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 may be cast by an individual equity owner or officer of the entity, designated and duly authorized in a writing filed with the Association in accordance with the Bylaws of the Association. (If you have any questions about this matter, you may contact the branch office servicing your account to determine the designated individual entitled to vote or if you desire to change this designation.) In no event may an individual vote more than once. Class A stockholders and borrowers with rural home or farm-related business loans are not eligible to vote.

Voting by mail or online with Survey and Ballot Systems has been authorized by the Board of Directors, and ballots will be mailed after the Annual Meeting to the address as recorded in the books or records of the Association of each eligible voting stockholder determined as of the Record Date. Election results will be reported in the next edition of the *Leader*.

If a tie occurs between only two candidates and the candidates agree, the tie will be broken by the flip of a coin. If the two Stockholder-Elected Director candidates do not agree, or if there is a tie among more than two candidates, the tie shall be broken by re-balloting by mail by those voting stockholders who voted by mail ballot or online after the Annual Meeting. The ballots will be cast by mail or online, counted by the tellers committee or third-party designee, and the results reported by notice in the *Leader*.

NOMINEES

In accordance with Bylaws of the Association, Stockholder-Elected Directors and Nominating Committee members are nominated by election district as described above. The Stockholder-Elected Directors consist of two stockholders per each election district who own or jointly own Class B Common Stock of the Association, or individuals designated in accordance with the Bylaws of the Association to vote the Class B Common Stock held by a voting stockholder. An individual designated in accordance with the Bylaws

to vote the Class B Common Stock held by a voting stockholder may serve as a member or alternate on the Nominating Committee or as a Stockholder-Elected Director of the Association so long as that individual meets all of the other requirements for serving in such office of the Association.

The Nominating Committee consists of the two nominees receiving the most votes per election district with the third nominee receiving the next greatest number of votes per election district serving as an alternate for his/her respective election district.

No more than one stockholder jointly sharing ownership of the Class B Common Stock of the Association may simultaneously serve as a Stockholder-Elected Director of the Association or as a Nominating Committee member, and that individual is not required to be designated to cast votes on behalf of all the stockholders sharing ownership of the Class B Common Stock.

No individual is eligible for election or reelection as a Stockholder-Elected Director if he or she becomes seventy years of age during or before the calendar year of such election. An individual who is, or has been, within the year preceding the beginning of his or her term, a salaried officer or an employee of any Farm Credit Bank or other Association is not eligible to be elected or appointed and may not serve as a director of the Association.

After the Nominating Committee has provided its list of nominees, nominations for all Stockholder-Elected Director and Nominating Committee positions will be accepted from the floor at the Annual Meeting of Stockholders. Each nomination from the floor must be an eligible and qualified candidate who complies with the election district requirements to which the Nominating Committee and Stockholder-Elected Director position seat is assigned. Each nominee must be a stockholder that owns or jointly owns the Class B Common Stock or an individual designated in accordance with the Bylaws to vote the Class B Common Stock held by a voting stockholder. Nominators must be voting stockholders or individuals designated in accordance with the Bylaws to vote the Class B Common Stock held by a voting stockholder. Nominations from the floor require a "second" by a voting stockholder or an individual designated in accordance with the Bylaws to vote the Class B Common Stock held by a voting stockholder.

The floor nominee must be present at the Annual Meeting of Stockholders to state whether he or she accepts the nomination. Upon receiving a floor nomination and a "second", the Annual Meeting process will be stopped until initial eligibility is determined. Floor nominees must be eligible for the position for which they are nominated. After initial eligibility is determined, the meeting will proceed. Following the Annual Meeting, the Association shall as necessary conduct additional due diligence to determine if each nominee meets all the eligibility requirements imposed by the Farm Credit Administration regulations, Bylaws of the Association, and the Association's policies. Floor nominees meeting all eligibility requirements will be placed on the ballot mailed to the voting stockholders determined as of the Record Date after the conclusion of the Annual Meeting.

Floor nominees for director positions must be prepared to provide the Association in writing, within three (3) business days after the Annual Meeting, the following information: name, age, city and state of residence, business address if any, business experience during the last five years, including principal occupation and employment during the past five years, a list of any business entities on whose board of directors the nominee serves or is otherwise employed in a position of authority and the principal business in which the entity is engaged, and any family relationship of the nominee that has a transaction relationship with the Association. Additionally, floor nominees must provide disclosure of transactions with senior officers and directors as well as disclosure of certain legal proceedings during the past five years as required by Farm Credit Administration regulations. In the event a nominee's biographical and disclosure information is not received in proper form by the Association before the expiration of such three (3) business day period, the nominee shall be removed from the ballot.

The Board of Directors' terms are four years, and the Nominating Committee's terms are one year. A member of the Nominating Committee is eligible to

be elected to serve as a member of the Nominating Committee for up to three consecutive one-year terms. After the expiration of three consecutive one-year terms as a member of the Nominating Committee, a person must be absent from membership on the Nominating Committee for at least one year before becoming eligible for election to the Nominating Committee.

On the ballot, each voting stockholder determined as of the Record Date will be asked to vote for one candidate per Stockholder-Elected Director position and two candidates per Nominating Committee position. The individuals who have been nominated for the three expiring terms are listed by election district on the following pages.

NOMINEES FOR BOARD OF DIRECTORS

ELECTION DISTRICT #1, term expires 2030

Louis Fairfax Chandler

Residence: Montross, VA

Age: 53

Business Address: Montross, VA

Education: Randolph-Macon College (Bachelor of Arts); Virginia Commonwealth University (Master of Science)

Contact Information if voting stockholder wishes to contact candidate: chandlerlf@hotmail.com; 804-450-2539 (cell)

Business Experience During Last Five Years: Crookhorn Nursery, owner (full-time horticulture operation); Eastern Virginia Nursery, LLC, owner (horticulture)

Acres Owned: 610

Rented: 100

Crops: corn, soybeans, wheat

Counties: Westmoreland

Director and Management Positions or Affiliations with other Organizations:

Crookhorn Nursery, owner (horticulture)
Eastern Virginia Nursery, LLC (horticulture)

Family Members Having Reportable Transactions with Colonial Farm Credit: spouse, mother

Other Information:

Northern Neck native
Hobbies include hunting, boating, fishing, and walking with dogs

Craig H. Giese (INCUMBENT)

Residence: Lancaster, VA

Age: 63

Business Address: Lancaster, VA

Education: Chowan College (Associate of Science in Accounting); Virginia Commonwealth University (Bachelor of Science in Accounting)

Contact Information if voting stockholder wishes to contact candidate: craig@chgfarmers.com; 804-761-1773 (cell), 804-462-7510 (home)

Business Experience During Last Five Years: Certified Public Accountant with accounting firm of Dehnert, Clarke & Co., PC in Irvington, Virginia; Giese Farms, sole proprietor (grain farming operation)

Acres Owned: 230

Rented: 789

Crops: corn, soybeans, rye, sorghum and timber

County: Lancaster, Northumberland

Director and Management Positions or Affiliations with other Organizations:

Giese Farms, owner (farming)
Lancaster County Board of Supervisors, chair, member (government)
Colonial Farm Credit, director, member of Audit and Governance committees
Northern Neck Farm Museum, past director and chair (farm museum)
Virginia Farm Bureau Federation State Young Farmer Committee, past chair (insurance and advocacy)
Trinity Episcopal Church, trustee (church leadership)

Family Members Having Reportable Transactions with Colonial Farm Credit: spouse

Kevin T. Kirby

Residence: Mechanicsville, VA

Age: 49

Business Address: Mechanicsville, VA

Contact Information if voting stockholder wishes to contact candidate: tkirbyfarmsllc@gmail.com; 804-928-3060 (cell)

Business Experience During Last Five Years: Kirby Farms, LLC, part owner and manager (full-time farm operation)

Acres Owned: 440

Acres Rented: 790

Crops: corn, soybeans, wheat, various vegetables

Livestock: cattle (100 pairs)

County: Hanover/King William

Director and Management Positions or Affiliations with other Organizations:

Kirby Farms, LLC, part owner/manager (farming)

Farm Service Agency, county committee (disaster relief and conservation programs)

Northern Neck Vegetable Growers Association, former director (production support and education)

Family Members Having Reportable Transactions with Colonial

Farm Credit: father, mother, spouse

Other Information:

Fourth-generation farmer actively collaborating across three generations, including father (82 years of experience) and son

Multigenerational and operational diversity contributes to a broad, deeply rooted base of agricultural knowledge and expertise

Jeremy Dean Moyer

Residence: Amelia, VA

Age: 43

Business Address: Amelia, VA

Education: Virginia Tech (Bachelor of Dairy Science; minor in Agricultural Economics)

Contact Information if voting stockholder wishes to contact candidate: Jeremymoyer82@gmail.com; 804-357-1084 (cell)

Business Experience During Last Five Years: Oakmulgee Dairy Farm, Inc., managing owner (full-time farm/dairy operation)

Acres Owned: 1,400

Acres Rented: 125

Crops: corn, soybeans, alfalfa, fescue hay

Livestock: dairy

County: Amelia

Director and Management Positions or Affiliations with other Organizations:

Oakmulgee Dairy Farm, Inc., secretary/treasurer (farming/dairy)
Virginia State Dairymen's Association, director (dairy lobbying organization)

Farm Service Agency, director (agricultural support)

Farm Bureau, member (lobbying organization)

Virginia Agribusiness Council, member (lobbying organization)

Family Members Having Reportable Transactions with Colonial

Farm Credit: father, brother, spouse

Other Information:

Farms with father and brother

Coaches soccer and basketball

Philip F. Edwards, III

Residence: Smithfield, VA **Age:** 61

Business Address: Smithfield, VA

Education: Christopher Newport University (Bachelor of Science in Biology); Newport News Apprentice School (Journeyman Shipfitter); previous certification in secondary education/biology

Contact Information if voting stockholder wishes to contact candidate: pfedwardsfarms@cs.com; 757-544-2775 (cell)

Business Experience During Last Five Years: Philip Edwards Farms, LLC (owner/operator, full-time farm operation); Philip Edwards Farms (joint venture with son, farm operation)

Acres Owned: 850 **Acres Rented:** 2,300

Crops: cotton, peanuts, corn, soybeans

County: Isle of Wight; Suffolk

Director and Management Positions or Affiliations with other Organizations:

Philip Edwards Farms, LLC, owner (farming)
Philip Edwards Farms, co-owner (farming)
Southern Cotton Growers, chair (Southeast cotton policy)
Cotton Foundation, chair (U.S. cotton research)
Cotton Council International, director (U.S. cotton export promotion)
Virginia Cotton Growers Association, director (Virginia cotton promotion and stakeholder protection)
Cotton Incorporated, director, chair of Governance Committee (U.S. cotton research and promotion)

Family Members Having Reportable Transactions with Colonial Farm Credit: None

Other Information:

Full-time farmer since 1996 with father and son
20+ years of service in the cotton industry
40+ years of service to Smithfield Ducks Unlimited

Paul W. Rogers, III (INCUMBENT)

Residence: Wakefield, VA **Age:** 52

Business Address: Wakefield, VA

Education: Old Dominion University (Bachelor of Science in Civil Engineering Technology)

Contact Information if voting stockholder wishes to contact candidate: pwr3rogersfarms@gmail.com; 757-650-8230 (cell)

Business Experience During Last Five Years: Partner in Rogers Farms (full-time farm operation), Paul Rogers, III, LLC, owner (farming)

Acres Owned: 100 **Acres Rented:** 2,150

Crops: cotton, corn, peanuts, soybeans, wheat, timber

Counties: Surry, Southampton, Sussex

Director and Management Positions or Affiliations with other Organizations:

Rogers Farms, partner (farming)
Paul Rogers, III, LLC, owner (farming)
Virginia Cotton Growers Association, director (cotton promotion)
Surry County Farm Bureau, director (insurance and advocacy)
Colonial Farm Credit, director, chair of Legislative Committee, member of Audit and Governance committees (farm lending)
Colonial Agricultural Educational Foundation, Inc., director (scholarships)
AgFirst Farm Credit Bank Legislative Committee, alternate (farm lending bank)
Virginia Farm Bureau Cotton Advisory Board, member (cotton policy)
Wakefield Ruritan Club, member, past president (community group)
Wakefield Sportsman Club, director (recreation)
National Peanut Board, past chair (peanut advocacy)
Virginia Crop Improvement Association, past director (farming support)
National Cotton Council Producer Delegate, past delegate (cotton advocacy)
Virginia Cotton Board, past chair (cotton promotion, education and research)
American Cotton Producers, past director (cotton advocacy)
Southern States Tidewater Petroleum, past chair (oil and gas cooperative)

Family Members Having Reportable Transactions with Colonial Farm Credit: spouse, father, mother

Other Information:

Graduate of Farm Credit University AgBiz Planner and Syngenta's Peanut Leadership Class X
Tidewater Academy baseball (junior varsity) and basketball (junior varsity and varsity)
Currently coaching Wakefield youth baseball and Tidewater Academy baseball and basketball

NOMINATING COMMITTEE

NOMINEES 2026

DISTRICT #1:

Michael Bryant, Northumberland County, VA

Mr. Bryant is a fourth-generation farmer and has been farming independently for 35 years while working full-time at the Virginia Department of Transportation. He farms 700 acres of corn and soybeans. He is president of Northumberland/Lancaster Farm Bureau and a past president of the Virginia Soybean Checkoff Board.

Russell L. Shlagel, Charles County, MD

Mr. Shlagel is a third-generation farmer who actively farms a 300 acre Century Farm with his three sons. He currently serves as director on the Virginia Strawberry Growers Board, the Charles County Agriculture Reconciliation Committee and the Southern Maryland Agriculture Development Commission. He also serves on the Maryland Agriculture Commission.

Kirk S. Vanlandingham, Northumberland County, VA

Mr. Vanlandingham is a fourth-generation farmer growing corn, soybeans and wheat. He serves on the Northumberland County Farm Bureau Board, Northumberland Young Farmers Club and the County FSA Committee. He has previously served on the Colonial Farm Credit nominating committee.

DISTRICT #2:

Dave Black, Charles City County, VA

Mr. Black is a third-generation farmer growing row crops and timber. He has served many years on various commodity group boards and on the Colonial Farm Credit nominating committee. He is president of the Charles City Ruritan Club.

Paul H. Davis, New Kent, VA

Mr. Davis is a third-generation farmer and farms 1,000 acres of corn, soybeans, wheat, and pumpkins. His farm has been a no-till with cover crops since 2005. He is a retired Agricultural Extension Agent who served New Kent and Charles City Counties. He has previously served on the Colonial Farm Credit nominating committee.

Shannon Tignor Ellis, Essex, VA

Mrs. Ellis farms corn, soybeans, wheat, cattle and timber with her husband. She serves on the Virginia Corn Board and United Soybean Board. She has previously served on the Colonial Farm Credit nominating committee.

DISTRICT #3:

Joel M. Stanley, Hanover, VA

Mr. Stanley is a third-generation dairy farmer and grows corn, soybeans, barley and hay. He has been farming since 1995 following graduation from Virginia Tech. He serves as a deacon in his church and is a director on the Hanover Farm Bureau Board and Hanover COC.

Logan M. Vaughan, Amelia, VA

Mr. Vaughan owns and operates Vaughan Cattle Company, LLC and has farmed with his brother for 20 years. They produce corn, soybeans, cattle and timber. He is married with three children and has coached youth and recreational sports. He serves as director on the Amelia Academy Board. He has previously served on the Colonial Farm Credit nominating committee.

Roy A. Watson, Jr, Cumberland County, VA

Mr. Watson is a full-time farmer and raises pullets for Pete and Gerry in Lancaster, PA. He also operates a 500+ head cow/calf operation.

DISTRICT #4:

J. Miller Adams, Charlotte County, VA

Mr. Adams manages a commercial cow/calf operation. He also serves on the Charlotte County Farm Bureau Board and was recently elected to the Charlotte County Board of Supervisors. He currently serves as area forester with the Virginia Department of Forestry. He has previously served on the Colonial Farm Credit nominating committee.

John R. Gee, Charlotte County, VA

Mr. Gee is a 1999 graduate of Virginia Tech and a timber and hay farmer. He is employed as a forester by Ontario Hardwood Company in Keysville, VA. He has served in multiple roles within the Virginia Forestry Association.

Monte S. Mason, Charlotte County, VA

Mr. Mason was born and raised on a tobacco farm. In 2010, the farm transitioned to grain production, and he currently farms 700 acres of grain and hay. He serves as director on the Phenix Dixie Youth Baseball and Softball organization.

DISTRICT #5:**John L. Manning, Mecklenburg, VA**

Mr. Manning has been farming since 1973 and has grown tobacco for 37 years. He also raises soybeans and cattle. He is transitioning some of his land to rental for hay, wheat and cattle production. He has previously served on the Colonial Farm Credit nominating committee.

James L. Pridgen, Nottoway County, VA

Mr. Pridgen is a third-generation farmer raising beef cattle for over 50 years on his family farm. He works full-time for the National Guard and has served for 45 years. He is an active member of the Blackstone Baptist Church and looks forward to serving on the nominating committee.

Robert Spiers, Dinwiddie County, VA

Mr. Spiers operates a corn, soybean and grain farm with his son that has been in their family for 140 years. Their no-till operation has been recognized for conservation efforts. He is a retired Colonial Farm Director of 38 years and has previously served on the nominating committee.

DISTRICT #6:**Lucas C. Braswell, Isle of Wight County, VA**

Mr. Braswell is a fifth-generation farmer who raises 2,500 acres of cotton, corn, peanuts and soybeans. He has farmed with his father for the past 20 years. He is married with three daughters.

Thomas Steele Byrum, Isle of Wight County, VA

Mr. Steele is a third-generation farmer specializing in row crops. He has served on the Colonial Farm Credit nominating committee for two years.

Phillip Reese Parker, Sussex County, VA

Mr. Parker is a second-generation farmer who works alongside his father and brother to manage 3,200 acres of corn, wheat, soybeans, cotton and peanuts. He has also served as coach for the local basketball team.

ANNUAL REPORT TO STOCKHOLDERS

The 2025 Colonial Farm Credit Annual Report was mailed to all stockholders on or about March 26, 2026. Stockholders are encouraged to review this report. Copies of this report will be available at the meeting upon request and on the Association's website, www.colonialfarmcredit.com. Each year the Association publishes its annual report on its website when it sends the annual report electronically to the Farm Credit Administration.

ANNUAL MEETING INFORMATION STATEMENT

This 2026 Annual Meeting Information Statement was mailed to all stockholders on or about July 20, 2026, and was posted on the Association's website, www.colonialfarmcredit.com, simultaneous with its mailing. It will be available on Association's website for not less than thirty days. Copies of the 2026 Annual Meeting Information Statement are also available for inspection at all offices of Association.

There are no other business matters to be discussed at the Annual Meeting except listed herein upon which a stockholder vote is required.



Colonial Farm Credit
7104 Mechanicsville Turnpike
Mechanicsville, VA 23111

Address Service Requested

PRESORTED
FIRST-CLASS MAIL
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COLUMBIA SC
PERMIT 785

CERTIFICATION

The undersigned certify that we have reviewed the 2026 Annual Meeting Information Statement and that the report has been prepared in accordance with all applicable statutory and regulatory requirements, and that the information contained herein is true, accurate, and complete to the best of our knowledge and belief.

Paul B. Franklin, Sr.

Paul B. Franklin, Sr., President and Chief Executive Officer

Diane S. Fowlkes

Diane S. Fowlkes, Chief Financial Officer

Jennifer U. Cuthbertson

Jennifer U. Cuthbertson, Chair of the Board of Directors

July 20, 2026