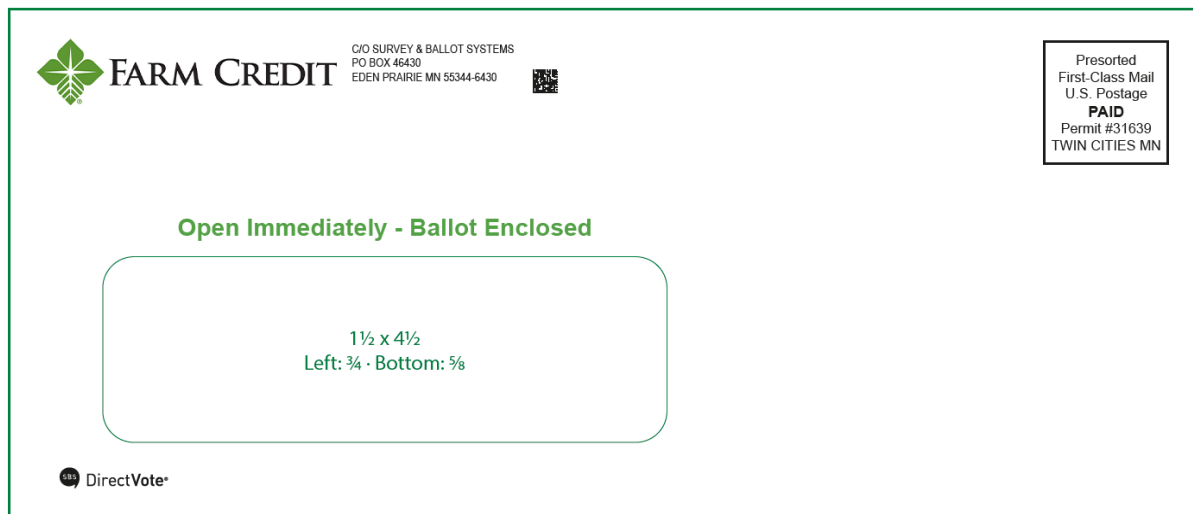


VOTING STOCKHOLDERS BALLOT AND PROXY INSTRUCTIONS

To help you cast your vote on our proposed merger with AgChoice Farm Credit, please read the following instructions on how to vote by mail or electronically.

Your ballot will arrive in an envelope like the one picture below via regular mail addressed to the voting stockholder on your Farm Credit relationship:



Inside the envelope, you will find the following items:

- Letter from the Board Chairman
- Ballot
- Proxy Form
- Return envelope

If you choose to complete your paper ballot and return via mail please follow the following steps:

1. Complete your ballot - Make your selection by completely filling in the circle to the left of your choice. Shown below by the arrows



Voting Instructions

Voting by Mail

- Make your selection by completely filling in the circle to the left of your choice.
 - Complete, sign and date the enclosed Proxy Form.
 - Do not mail to the MidAtlantic Farm Credit, ACA office.
 - Place the Ballot and Proxy Form into the enclosed return envelope. Mail to Survey & Ballot Systems, PO Box 46430, Eden Prairie, MN 55344.
- Envelopes must be received no later than May 19, 2022. Please allow sufficient time for delivery.

Voting Online

- To access the login page of the official 2022 MidAtlantic and AgChoice merger vote, please type directvote.net/MAFC into the address bar located at the top of your internet screen.
- Above and to the left is your Election ID and your Election Passcode. Use both of these numbers to login.
- Once registered, follow the online voting instructions.
- Online voting ends May 19, 2022 at 5:00 PM Eastern.
- Do not mail your ballot if you plan to vote online.

If you have any problems voting online, or wish to revoke your proxy, please email support@directvote.net or call Survey & Ballot Systems at 1-866-909-3349. You may also revoke your proxy by attending the meeting and voting in person, provided you inform the election official prior to the beginning of the balloting that you wish to revoke your proxy.

PLEASE DETACH BEFORE RETURNING BALLOT

MIDATLANTIC FARM CREDIT, ACA
 AGCHOICE FARM CREDIT, ACA
 SPECIAL STOCKHOLDERS MEETING
 May 20, 2022

PROXY BALLOT FOR CLASS C VOTING STOCKHOLDERS

I direct my Proxy to vote as indicated below respecting the Merger Proposal, which includes:

1. The merger of AgChoice Farm Credit, ACA with and into MidAtlantic Farm Credit, ACA.
2. The adoption of new capitalization bylaws for the Merged Association.

Completely fill in the appropriate circle to indicate your vote.

→ FOR AGAINST ←

IF I SUBMIT THIS PROXY BALLOT WITHOUT COMPLETING IT,
 I UNDERSTAND IT WILL BE CAST FOR THE MERGER PROPOSAL.

IN ORDER FOR YOUR VOTE BY PROXY BALLOT TO COUNT, THE COMPLETED PROXY FORM AND BALLOT MUST BE RECEIVED BY SURVEY & BALLOT SYSTEMS NO LATER THAN 5:00 P.M. EASTERN ON THE DAY BEFORE THE SPECIAL STOCKHOLDERS' MEETING OR DELIVERED TO THE ELECTION OFFICIAL PRIOR TO THE BEGINNING OF BALLOTING. IF YOU CAST YOUR VOTE BY PROXY BALLOT, YOU MAY REVOKE YOUR PROXY BY NOTIFYING SURVEY & BALLOT SYSTEMS IN ADVANCE OF THE MEETING OR BY ATTENDING THE MEETING AND VOTING IN PERSON, PROVIDED YOU INFORM THE ELECTION OFFICIAL PRIOR TO THE BEGINNING OF BALLOTING THAT YOU WISH TO REVOKE YOUR PROXY.

This ballot must be returned along with the completed and signed proxy statement for your ballot to be counted.



2. Complete, sign **and** date the Proxy Form.
 - a. If you do not plan to attend the meeting in person and wish to designate the director listed on the form to cast your vote as you have indicated on your ballot on your behalf.
 - i. Check the first box on the form
 - b. If you do not plan to attend the meeting in person and wish to designate a different stockholder that will attend the meeting in person and serve as your proxy.
 - i. Check the second box on the form

PROXY FORM

The Board of Directors of MidAtlantic Farm Credit, ACA (the "Association") is soliciting your proxy to vote at our Special Meeting of Stockholders called for 2:00 p.m., Eastern Time, on May 20, 2022 (the "Special Meeting"). You are entitled to vote by proxy at the Special Meeting because you owned shares of voting stock in the Association at the close of business on March 31, 2022, the record date for the Special Meeting. The Merger Disclosure Statement summarizes the information that you need to know in order to cast your vote for the Special Meeting. **You do not need to attend the Special Meeting in person to vote. This proxy form authorizes the Directors named below (or a voting stockholder that you name below) to cast your vote as you direct.**


* * *

The undersigned, as a holder of stock in the Association and authorized to vote such stock, hereby revokes any previous proxies and, except as set forth below, appoints Association Board Member Brian Boyd, or, in his absence, Association Board Member Michael Nelson, as my proxy, with full power of substitution and revocation, to attend the Special Meeting, and any continuation or adjournment thereof and to vote on my behalf as directed on the Ballot. If no direction is given, I understand that the submitted proxy ballot will be voted FOR the approval of the proposal set forth on the Ballot. I understand that I may revoke this Proxy and the authority represented herein by (i) contacting Survey & Ballot Systems at support@directvote.net or by telephone at 1-866-909-3549 in advance of the meeting or (ii) attending the meeting and voting in person, provided I inform the election official prior to the beginning of balloting that I wish to revoke my proxy.

INSTRUCTIONS FOR COMPLETING PROXY FORM

To designate your proxy, either (1) check the first box below, in which case the Directors identified above will serve as your proxy; or (2) check the second box below and insert the name of a voting stockholder to serve as your proxy. **Please note that in order for your vote to count, the person you name as proxy must be a voting stockholder of the Association as of the record date and must be present at the stockholders' meeting.** If neither box is checked, the Directors named above will serve as your proxy. Finally, the Proxy Form must be signed and dated in order for it to be valid.

Check one of the boxes below:

- I designate the directors identified above as my proxy.
-  I wish to designate a different voting stockholder, named here, _____ to attend the meeting and serve as my proxy.

Unless revoked, this proxy shall terminate upon the official announcement of the results of the vote for which it is given.

Date: _____

Your Signature

Representative Title*



Print Your Name (as it appears on the address label)

*When signing as an executor, administrator, trustee or guardian, or on behalf of a corporation, partnership or other entity, please sign your name on the first line and indicate your full representative title as such on the second line.

- c. Fill in the date
 - d. Sign your name
 - e. Print your name (as it appears on the address label of the envelope the ballot arrived in)
3. Place the Ballot **and** Proxy Form into the enclosed return envelope
 - a. Mail to Survey & Ballot Systems, PO Box 46430, Eden Prairie, MN 55344
 - b. Envelopes must be received no later than May 19, 2022. Please allow sufficient time for delivery.
 - c. **DO NOT** mail or take your ballot or proxy form to an Association office it must be sent to Survey & Ballot Systems to be counted.



VOTING STOCKHOLDERS ELECTRONIC BALLOT AND PROXY INSTRUCTIONS

If you choose to complete your ballot and proxy form electronically please follow the following steps:

1. Please type directvote.net/MAFC into the address bar located at the top of your internet screen.
2. At the top of your ballot paper is your **Election ID** and your **Election Passcode**. Use both of these numbers to login.
3. Once registered, follow the online voting instructions and submit your ballot and proxy form.
4. Online voting ends May 19, 2022 at 5:00 PM
5. **Do not** mail your ballot if you vote online.

