



FARM CREDIT ILLINOIS

2025 HIGHLIGHTS

Rooted In Purpose
GROWING OUR IMPACT



ROOTED IN PURPOSE, GROWING OUR IMPACT



As we enter 2026, we reflect on 2025 and celebrate the exciting launch of Vision 2035 – a strategic roadmap guiding our Association through the next decade of growth and innovation. This vision invites us to reimagine how Farm Credit Illinois (FCI) serves members and positions our cooperative to thrive in both prosperous and challenging times.

The cooperative's capital is strong at \$1.4 billion at year end. The Board of Directors continues to follow a diligent and responsible capital management plan that supports balanced growth as loan demands increase while remaining adaptable to the ever-changing economic cycles.

“Rooted in Purpose, Growing Our Impact” captures both our dependable foundation and commitment to evolve, innovate, and walk alongside producers as they navigate a rapidly changing agricultural landscape. With over a century of dedication to the same mission, FCI's deep roots provide strength, dependability, and resilience. The Association remains focused on expanding support for member-owners through specialized expertise, new tools and educational resources, and a consultative approach that empowers producers to make informed decisions.

FCI wrapped up 2025 with more than \$8.6 billion in owned, managed, and collaborated loan volume. The collaborated loan volume consists of diverse business segments, serving agriculture through capital markets and other Farm Credit System collaborations. This collaborated loan volume generates income the Association turns into member value in our service area.

The Board of Directors distributed \$35.0 million of cash patronage in 2025 from the \$105.7 million of 2024 earnings. Over the past five years, cash patronage reduced effective interest rates across the entire member loan portfolio. Patronage distributions may vary annually to maintain adequate capital and regulatory compliance, allowing us to continue providing value to member-owners, even in uncertain economic times.

As we face 2026 together, FCI strives to continually improve member experience with new opportunities that meet evolving needs. We continue to attract and retain talented employees dedicated to agriculture as relationships and agricultural expertise have proved to be valuable to borrowers. FCI is not just a lender, but a consultant and trusted partner supporting the growth of each unique operation.

While uncertainty remains, the Association is committed to fostering stability amid volatility through financial strength, agricultural expertise, and our cooperative structure. We are “Rooted in Purpose and Growing Our Impact” with our member-owners at the center of every decision. The Board’s emphasis on maintaining a strong capital position, investing in initiatives that support members and rural communities, and offering competitive interest rates helps ensure the Association will deliver on its core purpose of **Helping Farm Families Succeed.**

Thank you for your continued trust and partnership. We are honored to serve you and grateful for your support in helping our cooperative thrive.

Sincerely,

Adam Brown
Chairperson of the Board

Kelly D. Hunt
President & CEO



2025 HIGHLIGHTS

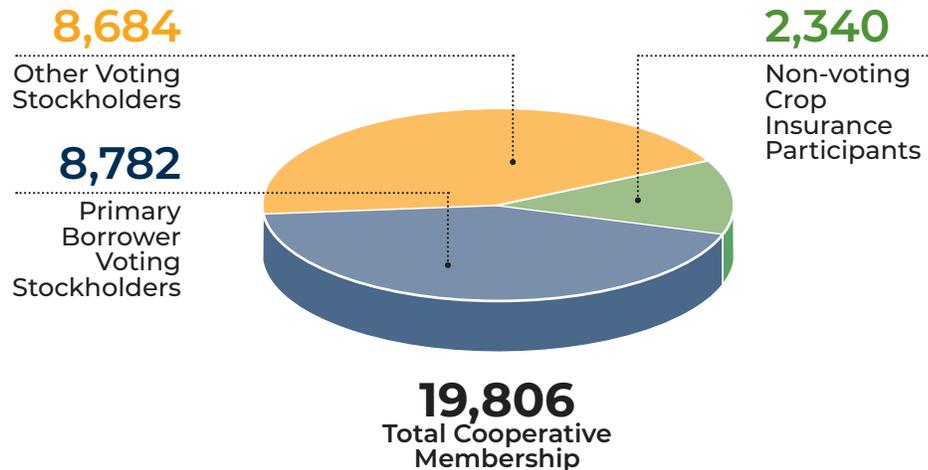
BUSINESS RESULTS

	2025	2024	CHANGE%
Owned and Managed (O&M) Loans	\$7.667 B	\$7.092 B	+8.1%
Non-Adverse Credit Quality (O&M)	97.7%	97.7%	0.0%
Multi-Peril Crop Insurance & Livestock Risk Protection Premiums	\$77.0 M	\$69.8 M	+10.3%
Total Capital	\$1.368 B	\$1.287 B	+6.3%
Net Promoter Score**	81.7	85.4	-4.3%
Net Earnings	\$114.5 M	\$105.7 M	+8.3%
Cash Patronage*	\$34.7 M	\$39.3 M	-11.7%

*Patronage is distributed the following year.

**Net Promoter Score measures customer loyalty and how likely a member would recommend FCI to others.

Member-Owners



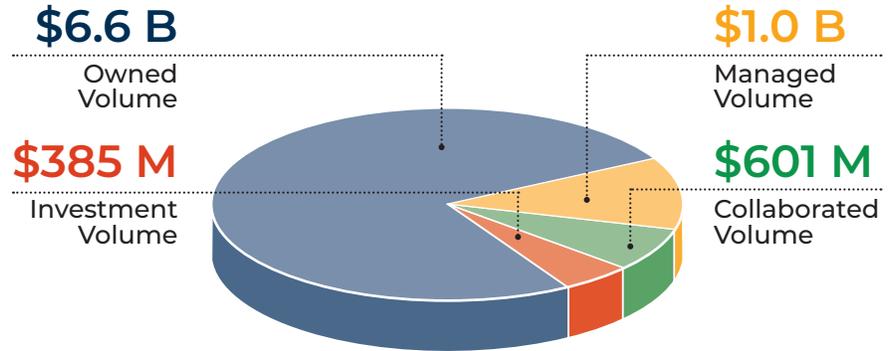
2025 HIGHLIGHTS

Owned, Managed, & Collaborated Portfolio

(as of 12/31)

\$8.6 B

Total Owned, Managed, & Collaborated Assets
Year-over-year growth is 7.6%, or \$613 M

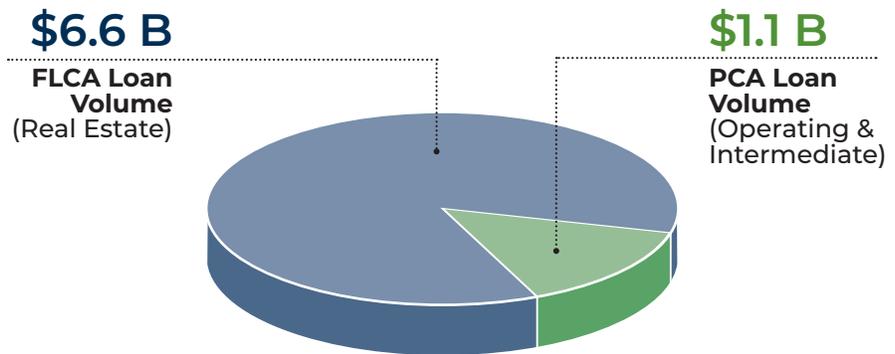


Owned & Managed Loan Portfolio

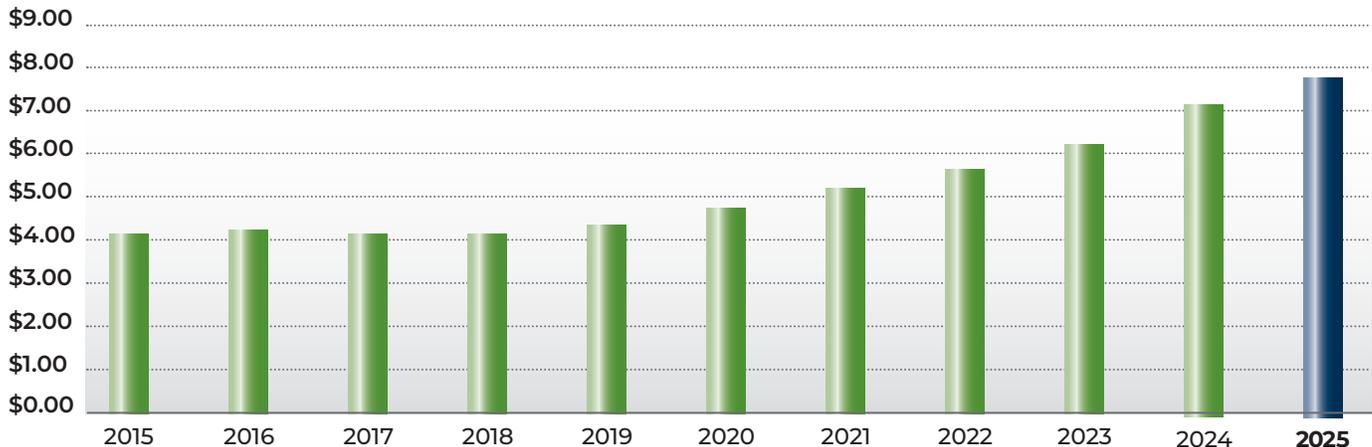
(as of 12/31)

\$7.7 B

Total Loans Owned & Managed



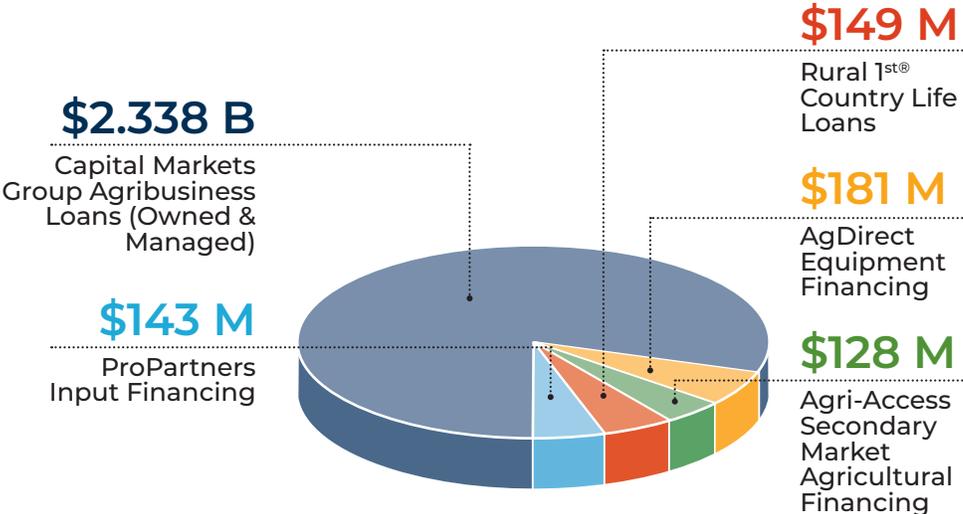
Past 10 Total Owned & Managed Performance (in billions as of 12/31)





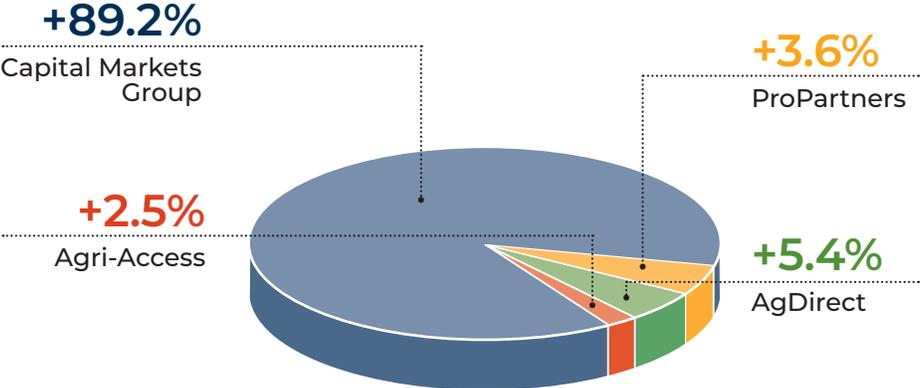
Portfolio Diversification Through System Collaborations

FCI partners with other Farm Credit Associations to provide financing for specific farm, agriculture, and rural life business segments.



Business Earnings Benefit FCI Members

In 2025, the collaborations collectively generated \$56.1 M of pre-tax income. This represents approximately 49.0% of the Association's fully allocated pre-tax earnings. With expenses fully allocated, the Rural 1st collaboration experienced a minimal loss for the year. The earnings contributions of the other four collaborations were:



LEADERSHIP TEAM

2026 BOARD OF DIRECTORS



Member-owners elect 12 peers to the Board of Directors and two outside directors are appointed – ensuring FCI carries out its cooperative mission. Listed below by director region and county.

OUTSIDE APPOINTED

Michael Donohoe
Champaign

Anne Larocca
Lake

REGION ONE



Wes Durbin
Shelby

David Allspach
Vice Chair, Logan

Adam Brown
Chair, Macon

Joe Pickrell
Sangamon

REGION TWO



Eric Mosbey
Crawford

David Haase
Iroquois

Scott Bidner
Champaign

Steve Hettinger
Champaign

REGION THREE



Marc Bremer
Massac

Leni Lambdin
Union

Lisa Helmink
Clinton

Evan Schuette
Clinton

SENIOR MANAGEMENT



FCI's senior team sets strategic direction and protects the financial well-being of the Association. Pictured L-R:

Jim Dunne, Senior Vice President (SVP) & Chief Risk Officer

Abby Wegner, SVP & Chief Financial Officer

Ryan Berg, SVP & Chief Operating Officer

Kelly Hunt, President & Chief Executive Officer

Bob Rhode, SVP & General Counsel

Shaun Murray, SVP & Chief Marketplace Officer

NOMINATING COMMITTEE

The 2026 nominating committee selects a slate of candidates for the 2027 board of directors and nominating committee. Committee members and alternates listed below by board region and county.

Interested in serving as a director or nominating committee member? Submit a candidate interest form at www.farmcreditIL.com/candidate.

REGION ONE

Nominating Committee

Amy Stolte, Montgomery
Katie Sellmeyer, Macon
David Dorn Jr., Christian
Heath Houck, Montgomery
Evan Marr, Morgan

Alternates

Dean Werries, Morgan
James Glenn, Logan
Kristopher Klokkenga, Logan

REGION TWO

Nominating Committee

Jack Hastings, Clay
Stephen Fulling, Crawford
Bradley Jansen, Effingham
Daniel P. Herriott, Champaign
Allen Walters, Clark

Alternates

Gerald Ginder, Richland
Mitchell Heap, Ford
Rhonda Weinard, Vermilion

REGION THREE

Nominating Committee

Wyatt Hamson, Jefferson
Alan Neuhaus, Jackson
Emily Henrichs, Clinton
Charles Michael Browning, Franklin
Larry Hasheider, Washington

Alternates

Adam Thomas, Alexander
Kerri Lange, Washington
George A. Thurston, Pulaski

YOUR VOTE COUNTS



WATCH FOR BALLOT MAILING NOVEMBER 2026



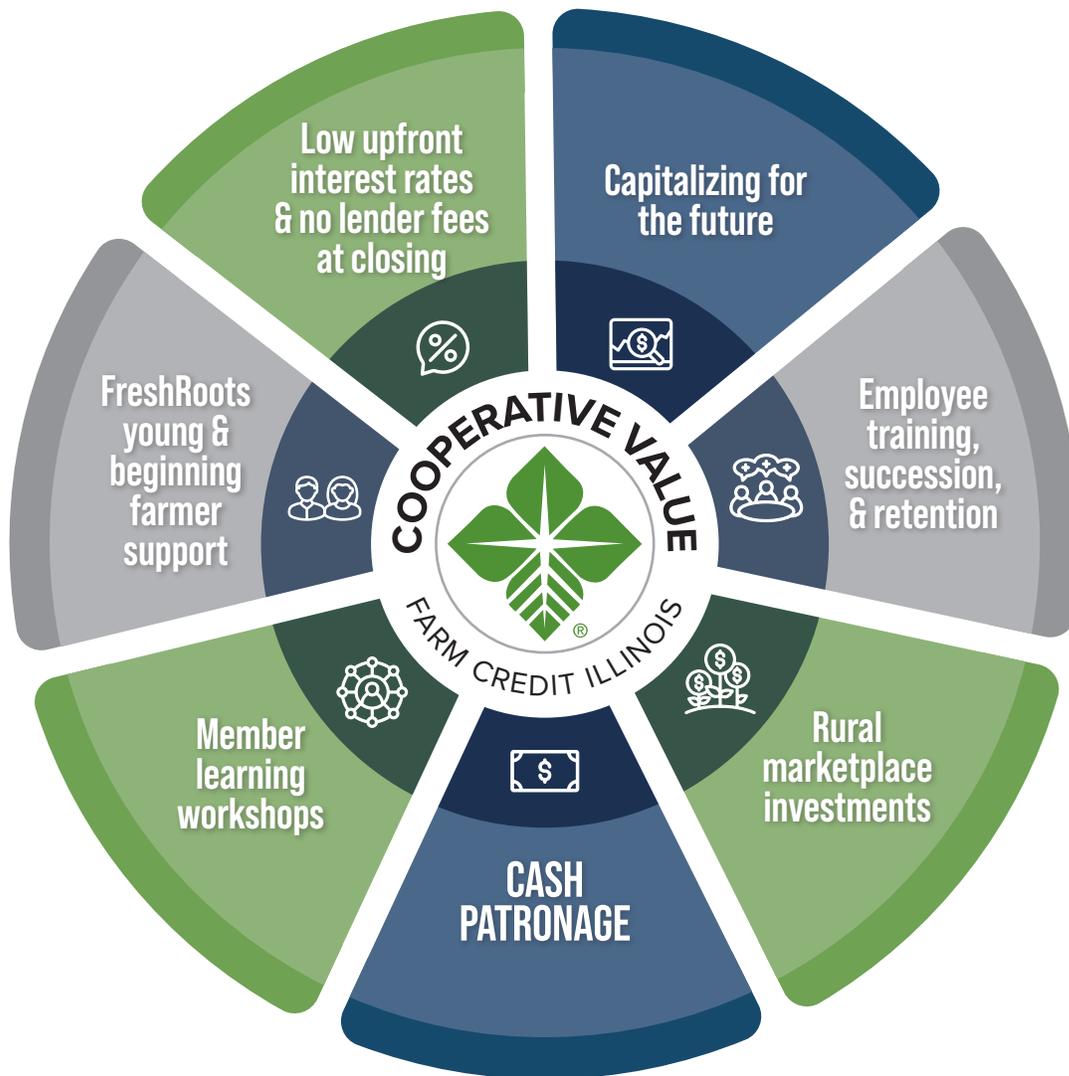
MEMBER ADVISORY COUNCILS

A group of members with diverse operations exchanged ideas with cooperative leadership, recommending future member experience initiatives. FCI annually holds three council meetings comprised of farmers of various ages and farm operations for each region, along with a FreshRoots advisory meeting with young and beginning farmers.

CASH PATRONAGE

FCI returned \$35 million of 2024 earnings as member patronage in June 2025 – representing the seventh annual cash distribution. Patronage is paid proportionally to member-owners based on the net interest margin contributions of their respective loans.

Cooperative members can pencil in patronage annually thanks to the Board of Director's long-term capital management plan. FCI remains committed to providing a strong capital position, initiatives supporting members and the marketplace, and competitive interest rates while further lowering members' effective interest rates through annual cash patronage distributions.

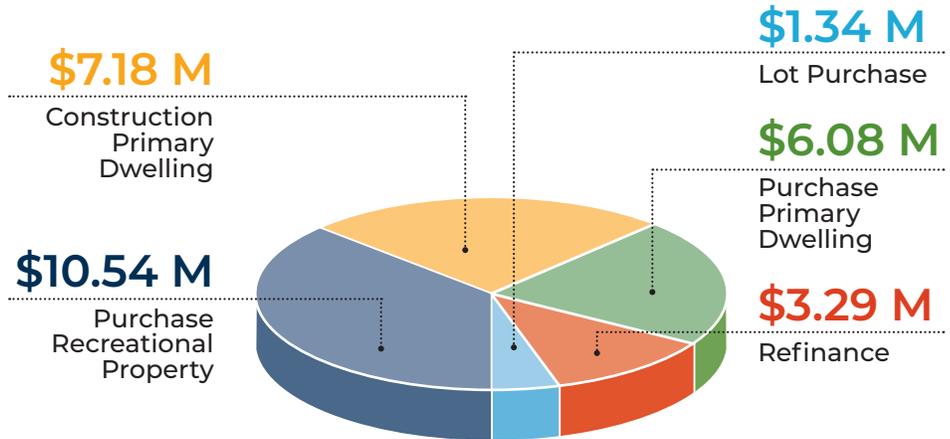


LENDING FOR COUNTRY LIFE

Whatever rural life you envision, FCI has the financing to make it happen with Rural 1st®. As the leader in country life lending, Rural 1st provides a complete range of loan options for rural homes, rural lots, construction, and recreational land.

**2025 Rural 1st®
Loan Volume**

\$28.43 M
Total Loans



Rural 1st® is the tradename and registered trademark of Farm Credit Mid-America, NMLS 407249. Rural 1st® products are available to consumers within the territories of participating Farm Credit System Associations.

CROP & LIVESTOCK INSURANCE

With a staff team dedicated exclusively to agriculture, FCI agents specialize in crop and livestock insurance and share knowledge across the southern 60 counties of Illinois. This network of expertise helps agents find the appropriate mix of products to fit your farm's unique risk management plan and budget.

1.58 M
Insured Acres

13,989
Head Covered



DIRECTORS CUP

The FreshRoots Directors Cup presented by the FCI Board celebrates young and beginning farmers committed to continuous learning and intentional living for a brighter future for their farm family business and community. Three member-couples were named the seventh annual honorees in 2025 and each received \$5,000.



**APPLY ONLINE
ANNUALLY
FROM JAN. 1-MARCH 1**

Recipients are selected by a panel of industry representatives and an FCI Board member. Farmers must be 40 years of age or younger or in their first 10 years of farming and have had an FCI loan for at least three years to qualify.

Learn more at www.farmcreditIL.com/freshroots



2025 FreshRoots Directors Cup Honorees

Colten and Colby Collier of Anna (Union County)

Colten and Colby began farming in 2009 as third-generation farmers. Colby works on the farm full-time and Colten works on the farm part-time while also working off the farm as a Livestock Production Specialist. The Colliers raise beef cattle, silage, and hay.

“What we love most about farming is how rewarding it is. You can see the impact of your hard work, and there’s always a new challenge to tackle.”



2025 FreshRoots Directors Cup Honorees

Josh and Hannah Sawyer of Oakley (Macon County)

Josh and Hannah began farming in 2016 as first-generation farmers. Josh works full-time on the farm and Hannah teaches agriculture while also contributing to the farm and raising their two sons. The Sawyers raise cattle, corn, soybeans, hay, and wheat.

“Farming comes with plenty of long, tiring nights, but the family and community connections make it worthwhile. It’s brought our family closer together and surrounded us with a network of farmers to learn from.”



2025 FreshRoots Directors Cup Honorees

Eric and Morgan Wolff of Effingham (Effingham County)

Eric and Morgan began farming in 2020 alongside Eric’s brother on their third-generation dairy farm. Eric farms full-time and Morgan works off the farm at a local ag cooperative while raising their son. The Wolffs raise dairy cattle, corn, soybeans, wheat, and alfalfa.

“Working with family on the farm every day can be challenging, but when it’s good, it’s better than anything else. You can clearly see the fruit of your labor, and that’s pretty rewarding.”

LEARNING OPPORTUNITIES

Farm Credit College learning programs equip members with skills, strategies, and knowledge for success. The Ag Minded Hour Webinar series offers timely topics in an easily digestible format for members and non-members alike.

2025 PROGRAMS HOSTED

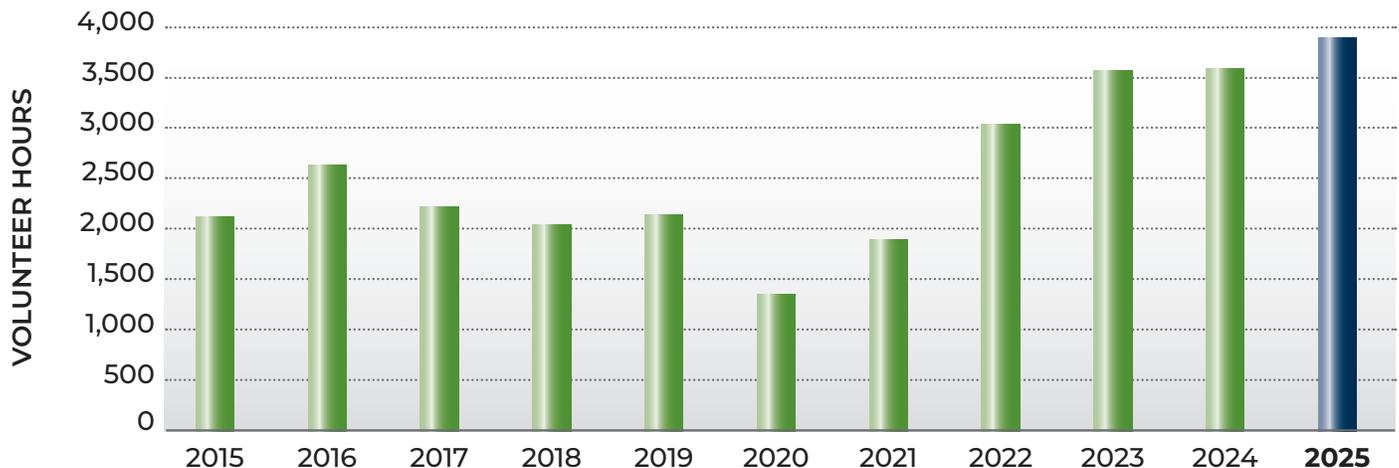


VOLUNTEER HOURS

Employees give back on behalf of FCI to the communities where they live and work. As part of the Association’s Vision 2025 goals, employees committed to delivering 20,000 hours over 10 years toward youth development, ag-vocacy, and community service. Employees met this goal in 2023 and challenged themselves to log an additional 2,500 hours annually in 2024 and 2025.

28,351

TOTAL VOLUNTEER SERVICE HOURS IN 10 YEARS



RURAL MARKETPLACE INVESTMENTS

A growing portion of net earnings are returned to the rural marketplace with cash and in-kind gifts and endowment earnings. Farmer development funds support external organizations delivering learning programs for young, beginning, small, women, urban, and veteran farmers.



\$324,983
YOUTH
DEVELOPMENT



\$59,341
AG-VOCACY



\$50,317
FARMER
DEVELOPMENT



\$18,603
COMMUNITY
CHARITIES

\$453,244
TOTAL INVESTMENTS

Photos top down: 2025 FCI Scholars, Bone Gap 4-H club grant recipients, State FFA vehicle wrap sponsor, Clearview Farms sunflower maze sponsor

Circles top down: St. Elmo FFA soil judging winners, Everything Local Conference, FCI learning program, building bikes for Cunningham Children's Home

2025 REFLECTIONS



Summer Interns L-R: Cole Rappé, Ila Richter, John Aupperle, Jacob Holtgrave, Andrea Buhrow, Alex Kuhns



FCI directors, senior managers, and members on Capitol Hill to advocate for Farm Bill 2.0



Red Bud staff volunteering at the Jackie Joyner-Kersey Community Center in East St. Louis



Ribbon cutting at the newly built Lawrenceville Regional Office



Central office staff volunteering at the Eastern Illinois Foodbank



2025 Kaskaskia College Lunch & Learn



Vision 2035 Employee Kickoff

Farm Credit Illinois supports farm families and Rural America – **Helping Farm Families Succeed** today and tomorrow. The farmer-owned agricultural lending cooperative serves the southern 60 counties with reliable, consistent credit, financial services, and Rural 1st® financing for country living. Contact your local office for more information on farm and country life loans or crop and livestock insurance.

Cooperative Headquarters

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 Mahomet, IL 61853
 217-590-2200
www.farmcreditIL.com

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 Equal Employment Opportunity/
 Affirmative Action Employer.



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REGIONAL OFFICE LOCATIONS

DECATUR	217-877-3141
EFFINGHAM	217-857-6450
HIGHLAND	618-654-4815
JACKSONVILLE	217-243-1851
JERSEYVILLE	618-498-5583
LAWRENCEVILLE	618-943-2361
MAHOMET	217-590-2222
MARION	618-998-1008
MT. VERNON	618-241-9033
PARIS	217-465-7605
RED BUD	618-282-6673
SHERMAN	217-788-1200
TAYLORVILLE	217-824-3369
WATSEKA	815-432-5431



FARM CREDIT
ILLINOIS

1100 Farm Credit Drive
Mahomet, IL 61853

REVIEW THE 2025 ANNUAL REPORT

View online at
www.farmcreditIL.com/report

