

January 30, 2023

Mr. John Bentley Power 2 Transform 1005 Ashworth Street NE Hartselle, AL 35640

Dear John,

Thanks for the opportunity to convey how much we value your partnership.

Alabama Farm Credit has worked with John Bentley since 2019. In this time, he has worked with a large portion of our team. His very first engagement included most of our senior middle management. Now in 2023 he will usher in a new class of leaders in our organization who are just now getting their feet wet.

John early on made it very clear. If the employees are committed to doing the work, he is committed to seeing them succeed. Succeed John has over and over. I arrived as CEO in 2018. I came with the idea of seamlessly implementing a team-oriented culture where we could work together rather than in silos or against each other. It became quite clear quickly this was not going to be a simple cultural shift. People can be challenged with change, and "if it is not broke, why are we fixing it?".

John entered the scene and immediately helped leaders gain perspective. They became self-aware about how their actions affected teammates. Next came learning empathy for each other, and to realize the narratives we write in our heads are not representative of the truth that may be occurring.

The building block skills John has brought to our team has led us to promoting many of the initial leadership class he led. John has been flexible and worked with us to customize approaches based on circumstances. We have used group learning sessions, supplemental one on one sessions, and 360 yearlong one on one engagements. John has made all of these strategies effective.

I will give an additional word of support for John. Our company is made up of 67% female employees. This means of the leadership in place he has often worked with groups of many woman. John has made wonderful relationships with these teammates. Everyone always walks away having valued their time working with John. Further, they often have John come back in and work with their teams to provide mini maintenance sessions. He relates so well with all ages and backgrounds, he has been invaluable for our company's growth. For perspective, we have grown more than 40% in the time we have worked with John, which is double our industry's average.

There are no silver bullets for the challenges of growing and leading people. John has been a tremendous advantage for us to bridge the divides that do exist. We cannot thank him enough for all of the effort he has put into our team.

Sincerely,

Mr. Mel Koller

President, Chief Executive Officer