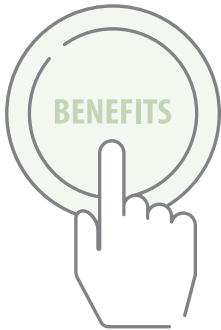




EMPLOYEE BENEFITS SUMMARY



American AgCredit is proud to offer a selection of benefit plans, which provide safety, security and peace of mind for employees and their families.

No matter where our employees are on life's continuum or what life transition they are experiencing, these benefits provide support and assistance to guide them along the way.

These benefits apply to regular full-time and regular part-time employees of American AgCredit, who consistently work at least 20 hours per week.

Health and welfare benefits are administered by a third party administrator, Farm Credit Foundations, and are effective on either the 1st or 16th day of the month on or following enrollment. Health and welfare plans offered by American AgCredit include:



- **Medical Insurance**
- **Dental Insurance**
- **Vision Plans**
- **Basic Term Life & Accidental Death & Dismemberment Insurance**
- **Business Travel Accident Insurance**
- **Long-Term Disability**
- **Additional Life Insurance Plans**
- **Pre-tax Health Savings Account**
- **Pre-tax Flexible Health & Dependent Care Spending Accounts**

Along with a variety of other programs as described on the following pages.



PAID TIME OFF

ANNUAL LEAVE (Vacation) — The chart below describes the annual leave accrual per month for regular full-time employees. Regular part-time employees will accrue annual leave on a prorated basis. Annual Leave caps at 320 hours.

YEARS OF SERVICE	< 4 YEARS	4 - 10 YEARS	10 - 16 YEARS	16 - 25 YEARS	25+ YEARS
Annual Hours	120	168	168	180	208.08
Total Days	15	21	21	22.5	26.01
Per Pay Period	5	7	7	7.5	8.67

SICK LEAVE — Accrual is 10 hours per month (15 days per year) for regular full-time employees. Regular part-time employees will accrue sick leave on a prorated basis. Accrual is unlimited, but there will be no payout upon termination.

HOLIDAYS — The Association observes 11 paid holidays in addition to five early closure days.



INCENTIVE COMPENSATION PLAN

The Board of Directors has adopted incentive compensation plans for eligible employees of the Association to:

- Ensure that American AgCredit's reward structure for its employees is consistent with the Association's mission statement, long-term vision and strategic business plan;
- Provide a consistent focus for decisions and actions on key operating objectives that will provide long-term financial growth and stability to the Association;
- Compensate employees in accordance with their contribution to business plan objectives;
- Provide competitive total target compensation for all eligible American AgCredit employees.



401(k) PLAN — John Hancock Retirement Plan Services

We offer a dollar-for-dollar match of up to 6% of your contributions, plus a fixed 3% contribution of your eligible compensation whether or not you contribute. You are vested 100% for the amount you contribute to your 401(k) account. For the employer match and fixed contribution portion of your 401(k) account, you are vested at a rate of 25% each year of employment, and fully vested after four years.



WELLNESS – Healthy Returns Program

American AgCredit cares about our employees' health. While you have your reasons for wanting to be healthy, you're our reason for offering programs that encourage you to achieve your highest level of health and wellness. Make your wellness goals a reality by participating in Take Action activities. Mix and match the Take Action activities of your choice to earn 300 points and a \$300 incentive. With options available to you like virtual health coaching, goal tracking and the Million Steps Competition, you can do it your way, and get the support you need.



WELLNESS - Fitness Reimbursement Program

As an incentive to promote health and fitness among its staff, American AgCredit will reimburse employees up to \$50 per month for the monthly dues incurred by participating fitness programs (yoga, aerobics, Peloton subscription, etc.) or a health club membership (YMCA, 24 Hour Fitness, etc.) that is actively used.



COMPUTER LOAN AGREEMENT

We offer a computer purchase loan agreement, available for all actively employed employees with at least one year of Farm Credit service. American AgCredit assists the employee in the purchase of certain computer hardware. The full purchase amount of the computer hardware is reimbursed up front; a deduction from the employee's semi-monthly pay over a specified payment period is then setup to repay American AgCredit for the full amount, no interest accrued.



TUITION REIMBURSEMENT PROGRAM

The continued success of the Association depends on having a pool of employees who are qualified and who continually increase their knowledge, skills, and abilities to perform their job responsibilities. All regular full-time and part-time employees are encouraged to continue their education. The Tuition Assistance Program offers employees up to \$5,250 per calendar year in tuition assistance to pursue a degree or certification program related to Association business for current or future positions within the Association and is available for all actively employed employees with at least one year of Farm Credit service.



VOLUNTEER OPPORTUNITIES

Employee engagement is important to us at American AgCredit as well as serving and building healthy relationships in the communities we work and live in. Each employee is granted 16 hours of volunteer time at the beginning of the year to volunteer at a non-profit that aligns with our corporate social responsibility program.



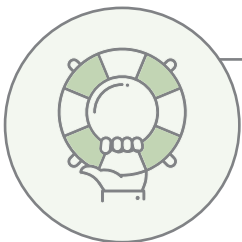
ONE AWARD

The ONE Award is a monetary award that recognizes the difference that ONE person can make to our borrowers, our fellow team members and to the overall culture of American AgCredit. The ONE Award program provides every employee the opportunity to reward peers that demonstrate our cultural attributes (Trust, Respect, Integrity, Teamwork, Expertise, and Solution Finder).



BAY AREA COMMUTER BENEFITS PROGRAM

American AgCredit's employees are reimbursed up to \$75 per month for monthly expenses incurred by the participation in the approved Commuter Benefits Program. The use of alternative commute modes for work includes carpooling, biking, walking or using public transit.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

LifeWorks is a nationwide confidential service that helps you manage your work and personal lives through a variety of services. The LifeWorks program offers support and referral services to fit a variety of employee needs and helps you identify issues and resolve them quickly. LifeWorks is easy to use, and it can help with a quick question or find solutions to larger issues. LifeWorks consultants are trained to address a wide range of work/life issues and will provide practical advice, educational material including CDs booklets, tip sheets, and referrals to local and national resources. Visit Farm Credit Foundations for more information.



CARE.COM AND TUTOR.COM

Care.com is a family care service that can help find caregivers for your whole family, including your child, parents/grandparents, and/or pet. This benefit also offers additional services you may need such as tutors and home care.

Tutor.com offers employees' families free, 24/7 online assistance from certified tutors for students of all ages, Kindergarten through 12th grade.