

Committed to New York Agriculture

100 years and counting

Customer-owned lender and financial services leader serving Northeast agriculture, commercial fishing and the forest products industries.

AT A GLANCE

Loan Commitments: \$13 billion, including \$7 billion to New York

Service Area: New York, New Jersey and all six New England states

Market Share: 78% of farm lending in New York

Member Owners: 18,000, including 11,250 in New York

Team: 550 dedicated agricultural specialists

Board of Directors: 16-member board, including 13 customer-elected and 3 appointed

Part of the Farm Credit System, a nationwide network of cooperative lending associations dedicated to supporting the borrowing needs of U.S. agriculture and the nation's rural economy.

SUPPORTING THE FUTURE OF NORTHEAST AGRICULTURE



A unique Northeast

initiative providing

working capital to

startup agricultural

operations.

Start Generation Next

Seminars to develop the next generation.

Farm Credit

Northeast AgEnhancement

\$3.3 million in grants for youth programs, agricultural development, and promoting diversity and inclusion.

Lipinski Rural Initiatives Award

Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



Record-keeping
Tax planning & preparation
Payroll services
Business consulting
Estate planning
Financial benchmarking
Grant writing
Appraisal services

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$52.5 million to New York customer owners.





