



FARM CREDIT EAST

Committed to Northeast 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

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

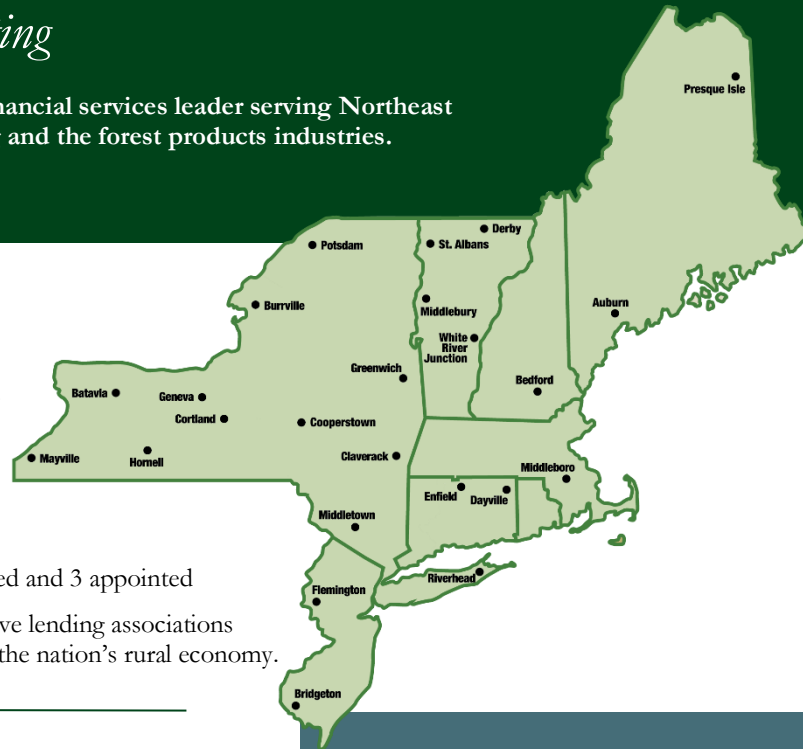
Market Share: 79% of farm lending

Member Owners: 18,000

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.



Seminars to develop the next generation.



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



Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

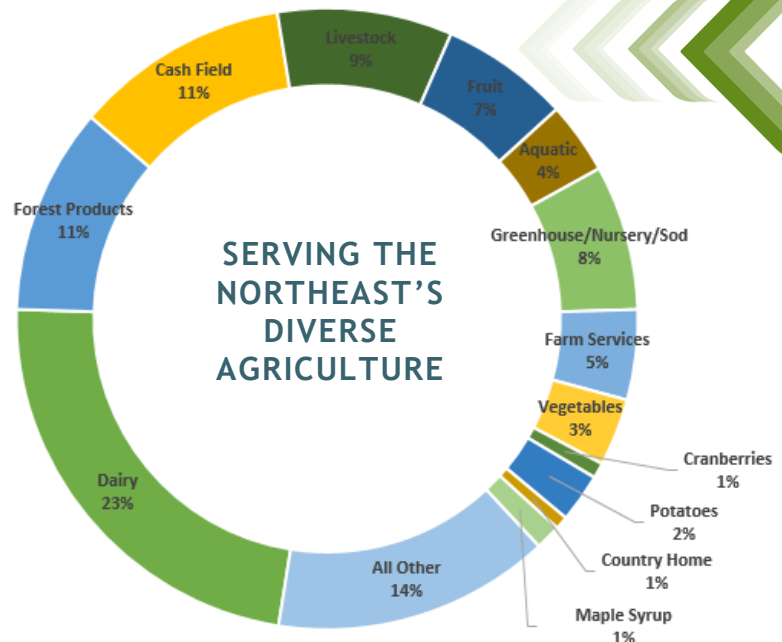
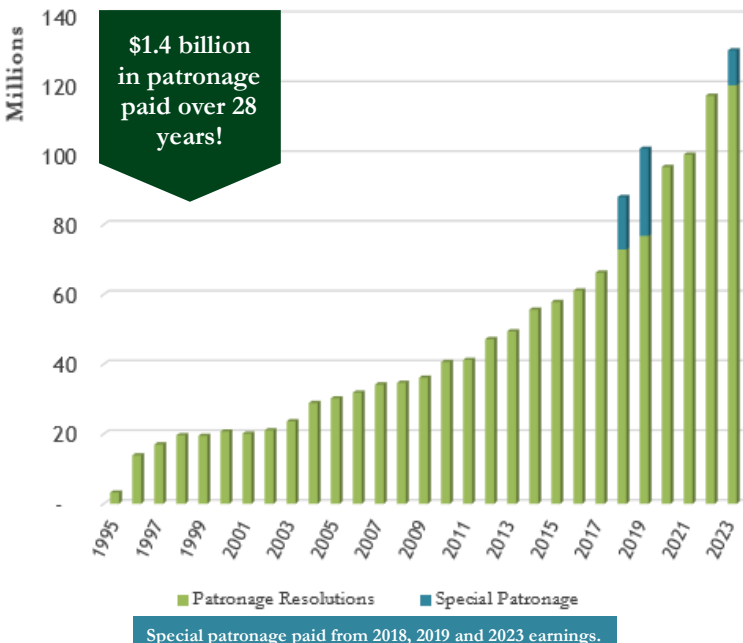
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings



*Percentages represent Farm Credit East lending to Northeast industry sectors as of 4/15/2024.



FARM CREDIT EAST

Committed to Connecticut 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 \$920 million to Connecticut

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

Market Share: 94% of farm lending in Connecticut

Member Owners: 18,000, including 1,060 in Connecticut

Team: 550 dedicated agricultural specialists

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

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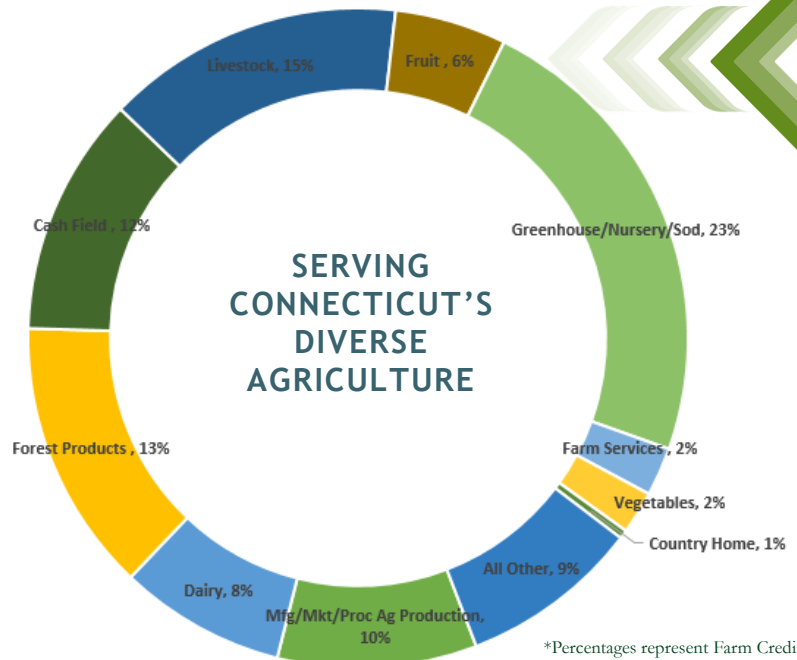
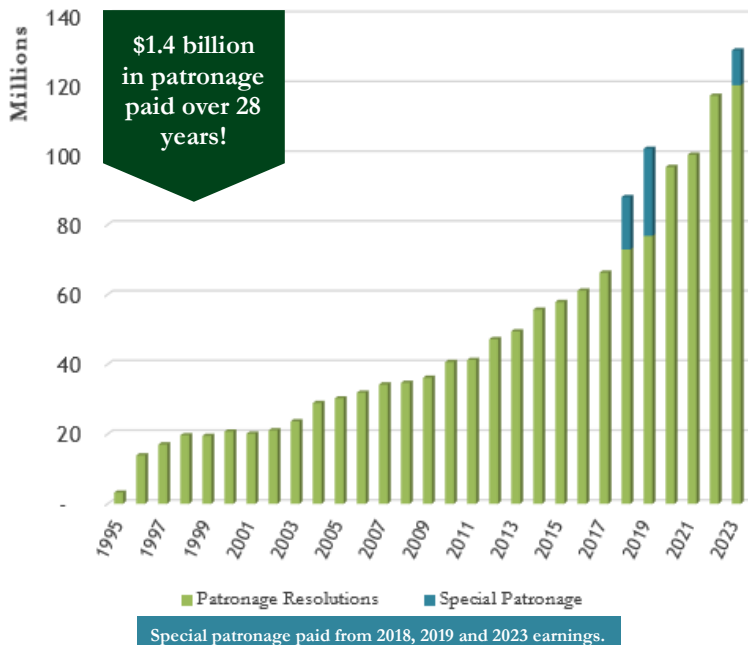
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$5.1 million to Connecticut customer owners.



*Percentages represent Farm Credit East lending to Connecticut industry sectors as of 4/15/2024.



Committed to Massachusetts Agriculture

100 years and counting

FARM CREDIT EAST

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 \$821 million to Massachusetts

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

Market Share: 78% of farm lending in Massachusetts

Member Owners: 18,000, including 1,095 in Massachusetts

Team: 550 dedicated agricultural specialists

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

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SUPPORTING THE FUTURE OF NORTHEAST AGRICULTURE



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



Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

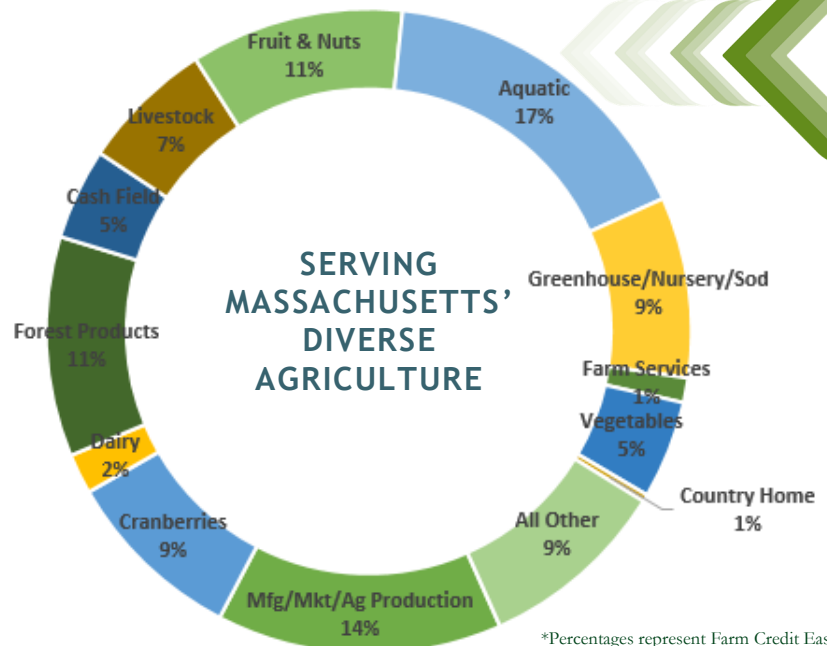
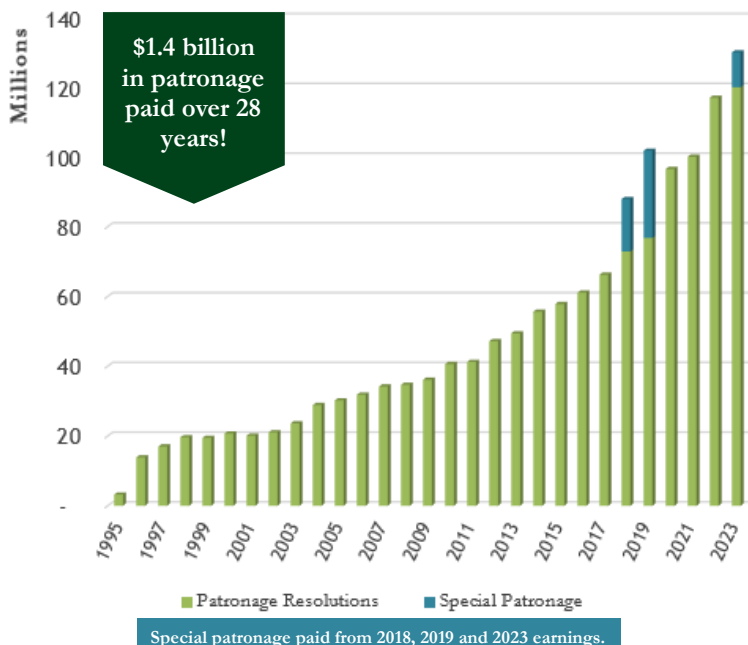
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$6.7 million to Massachusetts customer owners.



*Percentages represent Farm Credit East lending to Massachusetts industry sectors as of 4/15/2024.



FARM CREDIT EAST

Committed to Maine 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 \$1.4 billion to Maine

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

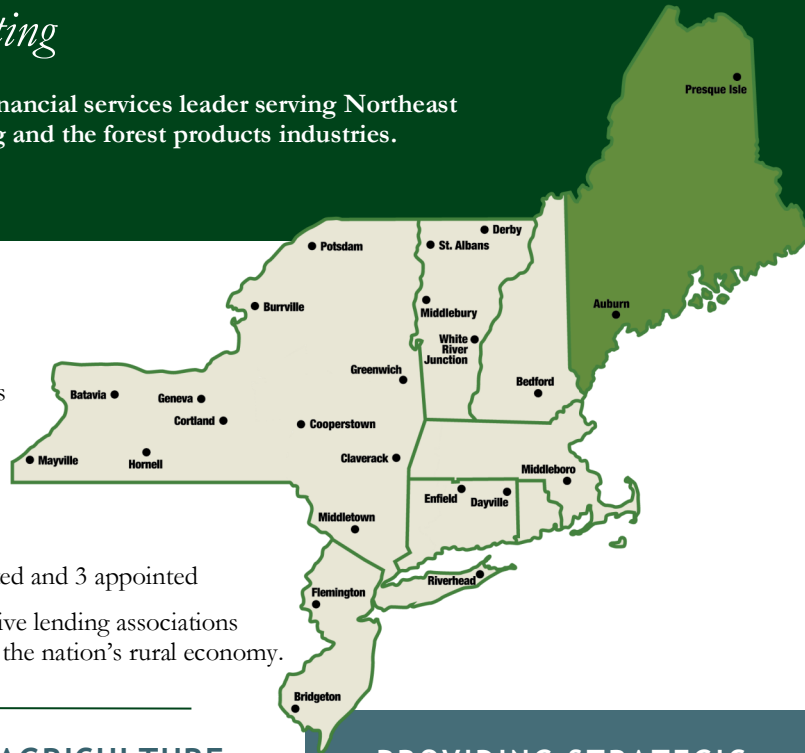
Market Share: 58% of farm lending in Maine

Member Owners: 18,000, including 920 in Maine

Team: 550 dedicated agricultural specialists

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

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



Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

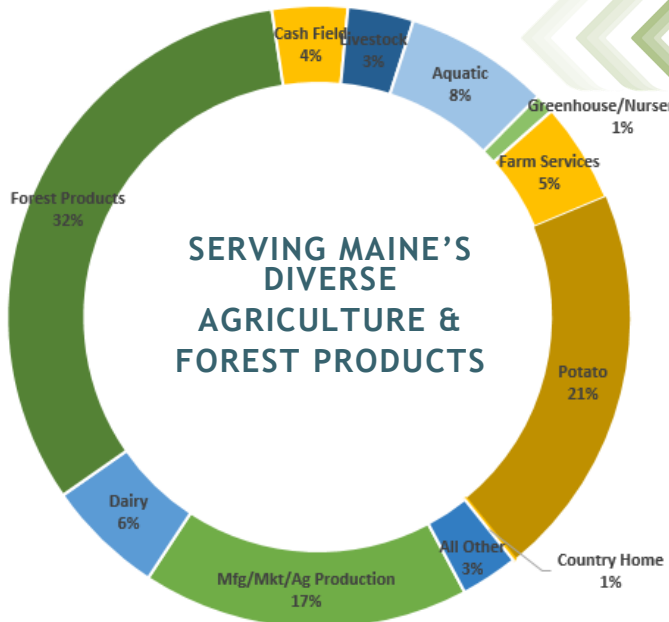
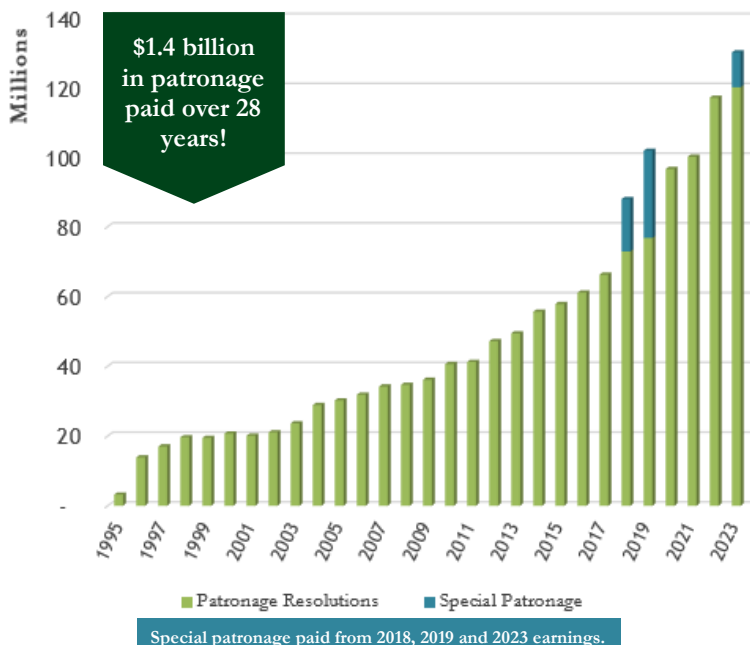
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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Crop & livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$11.5 million to Maine customer owners.



*Percentages represent Farm Credit East lending to Maine industry sectors as of 4/15/2024.



FARM CREDIT EAST

Committed to New Hampshire 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 \$650 million to New Hampshire

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

Market Share: 90% of farm lending in New Hampshire

Member Owners: 18,000, including 530 in New Hampshire

Team: 550 dedicated agricultural specialists

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

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



Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

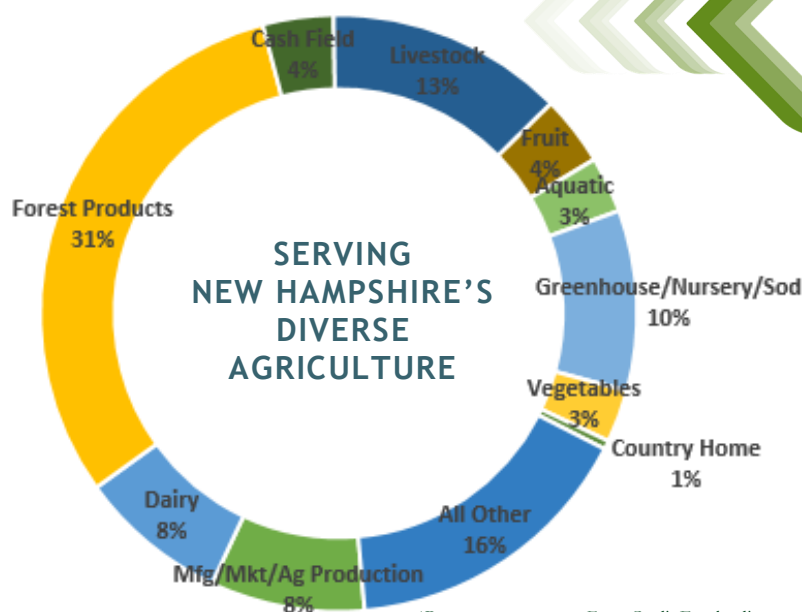
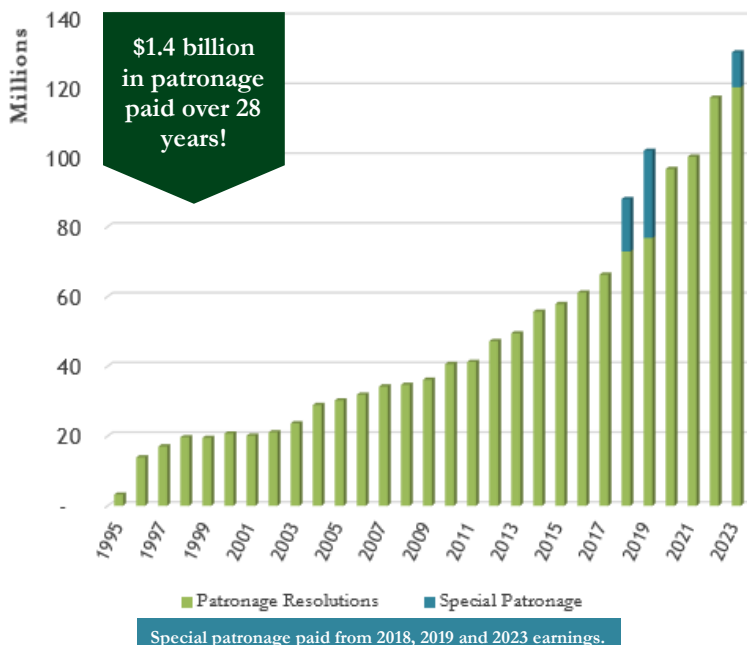
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



Record-keeping
Tax planning & preparation
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Business consulting
Estate planning
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Grant writing
Appraisal services
Crop & livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$2.4 million to New Hampshire customer owners.



*Percentages represent Farm Credit East lending to New Hampshire industry sectors as of 4/15/2024.



FARM CREDIT EAST

Committed to New Jersey 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 \$1.4 billion to New Jersey

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

Market Share: 88% of farm lending in New Jersey

Member Owners: 18,000; including 1,850 in New Jersey

Team: 550 dedicated agricultural specialists

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

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



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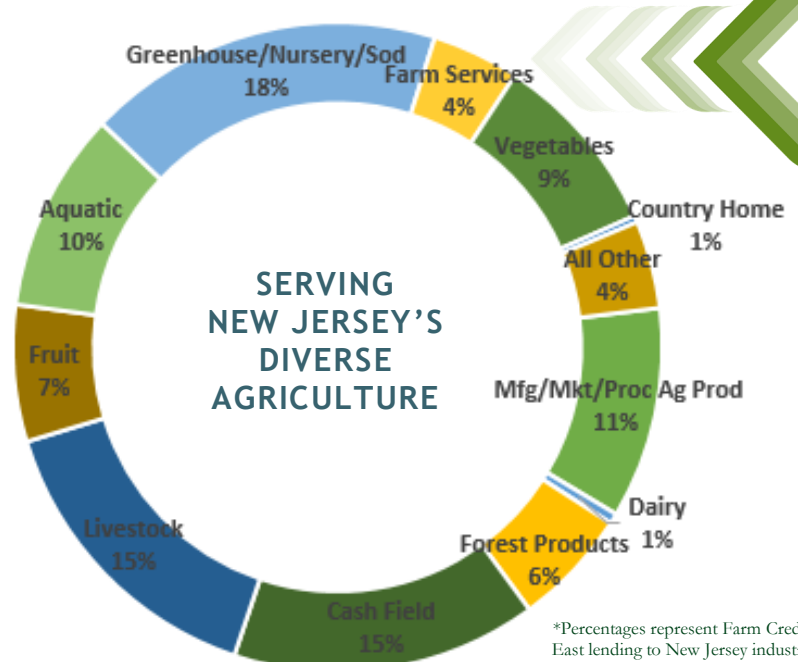
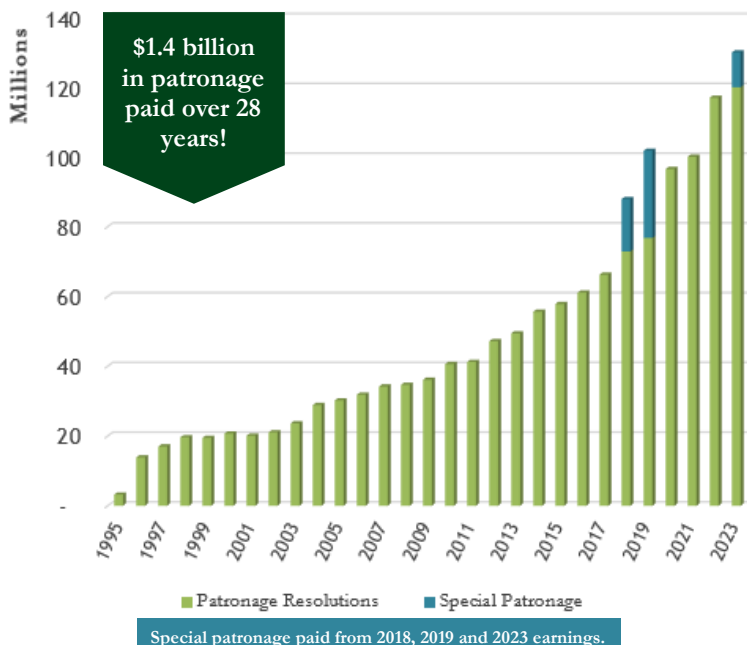
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$10.6 million to New Jersey customer owners.



*Percentages represent Farm Credit East lending to New Jersey industry sectors as of 4/15/2024.



FARM CREDIT EAST

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

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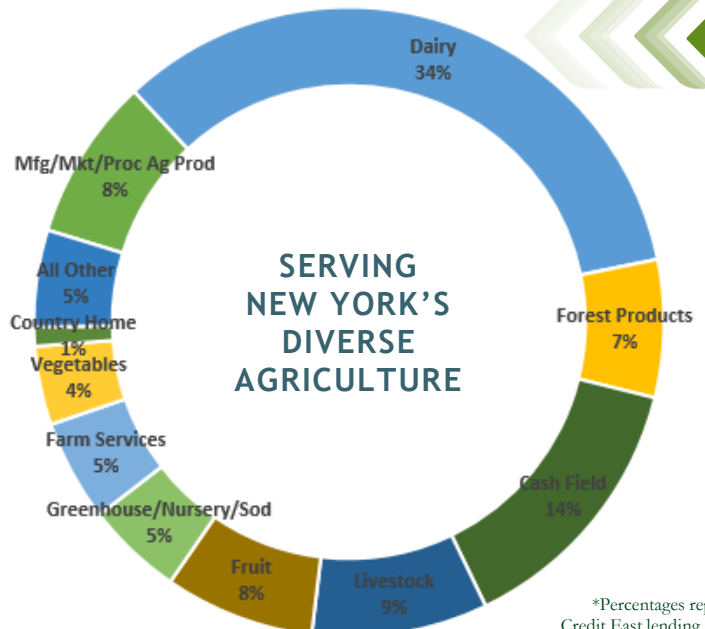
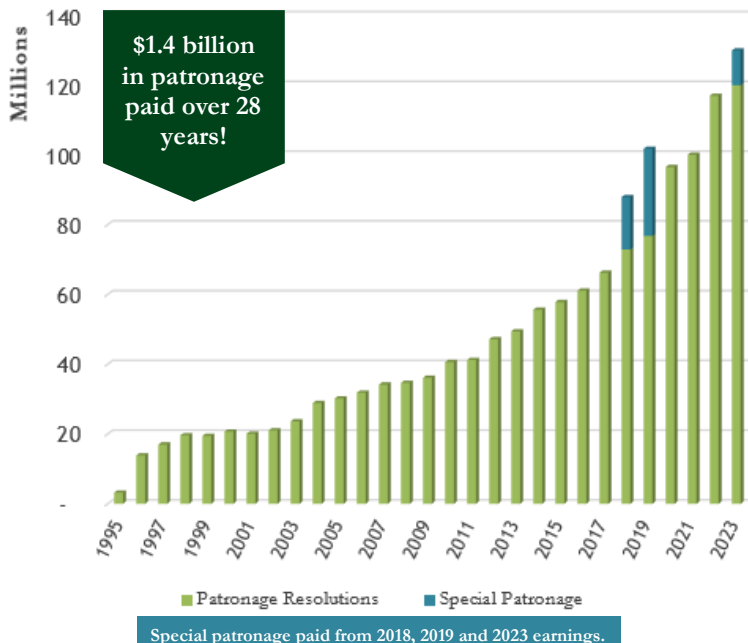
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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

RETURNING VALUE TO CUSTOMER OWNERS

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



*Percentages represent Farm Credit East lending to New York industry sectors as of 4/15/2024.



FARM CREDIT EAST

Committed to Rhode Island 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 \$117 million to Rhode Island

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

Market Share: 91% of farm lending in Rhode Island

Member Owners: 18,000; including 230 in Rhode Island

Team: 550 dedicated agricultural specialists

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

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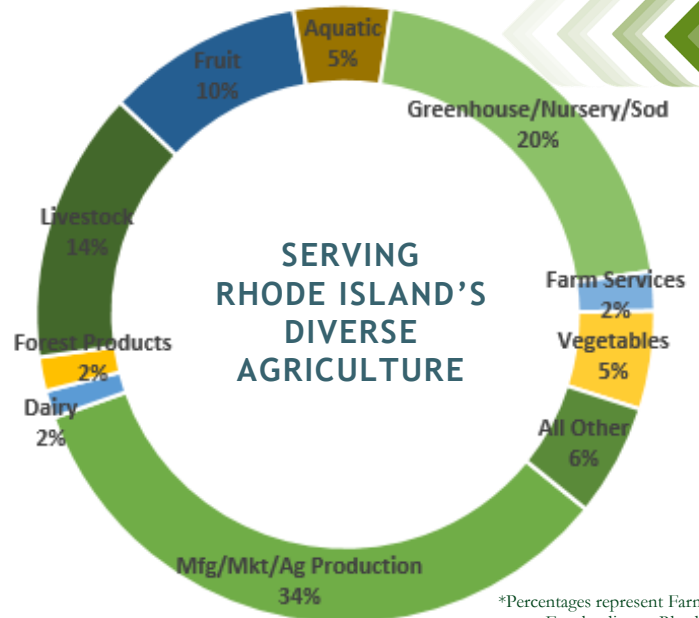
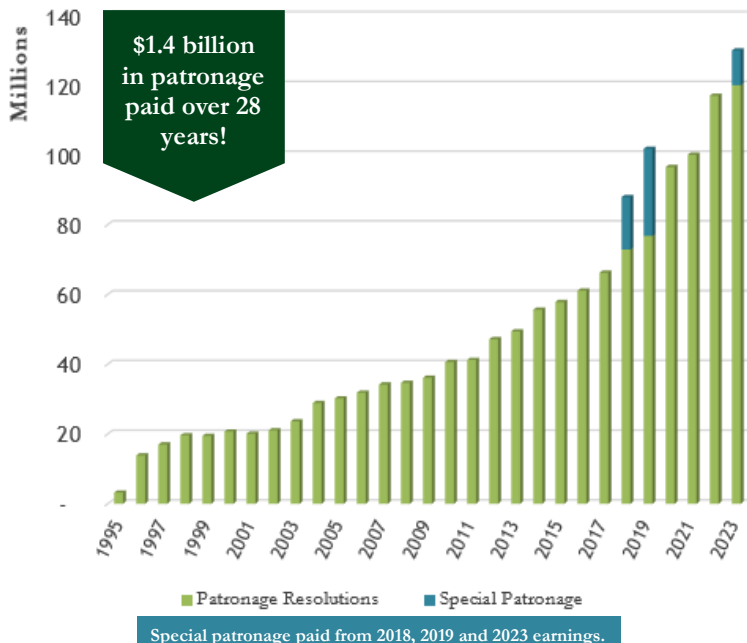
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$944,500 to Rhode Island customer owners.



*Percentages represent Farm Credit East lending to Rhode Island industry sectors as of 4/15/2024.



FARM CREDIT EAST

Committed to Vermont 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 \$650 million to Vermont

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

Market Share: 89% of farm lending in Vermont

Member Owners: 18,000; including 750 in Vermont

Team: 550 dedicated agricultural specialists

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

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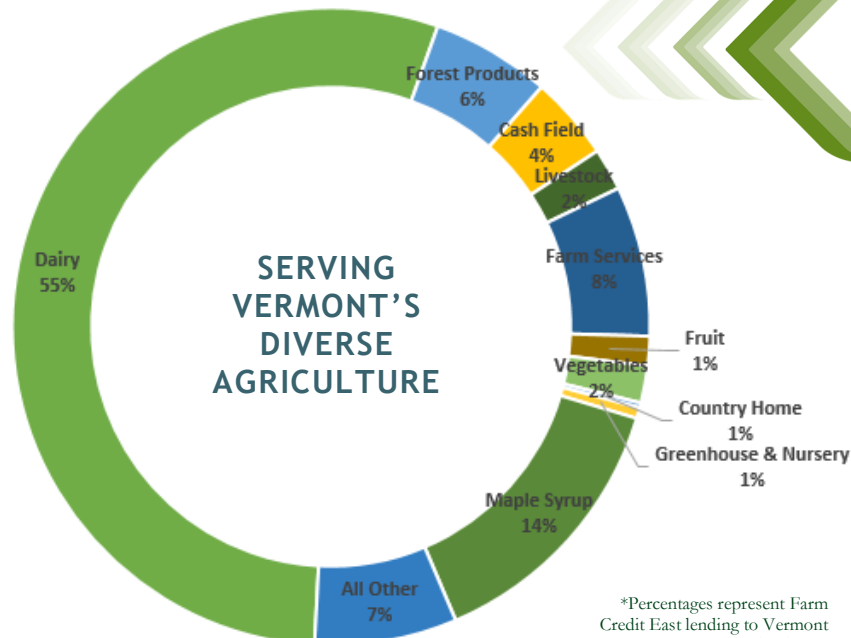
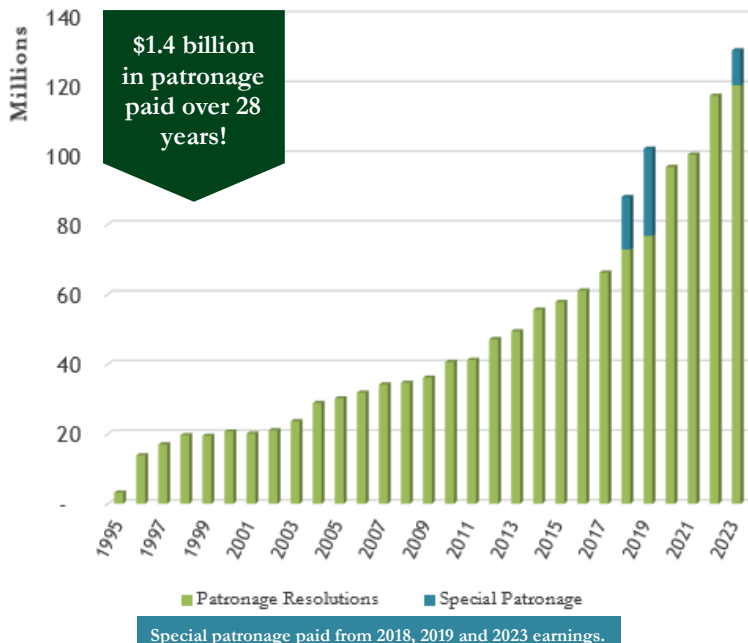
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



Record-keeping
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Business consulting
Estate planning
Financial benchmarking
Grant writing
Appraisal services
Crop & livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$6.5 million to Vermont customer owners.



*Percentages represent Farm Credit East lending to Vermont industry sectors as of 4/15/2024.