

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

Farm Start, L

A unique Northeast initiative providing working capital to startup agricultural operations.

Start[®] GenerationNext

Seminars to develop the next generation.

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

🚸 Farm Credit

Northeast AgEnhancement

Lipinski Rural Initiatives Award

Recognizes innovative and transformational efforts to revitalize Northeast rural communities.



Record-keeping Tax planning & preparation Payroll services Business consulting Estate planning

Financial benchmarking

Grant writing

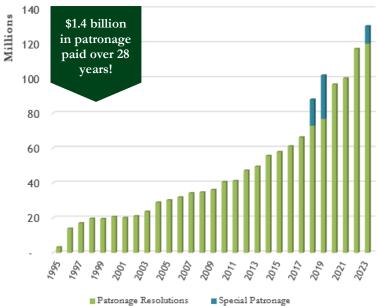
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Appraisal services

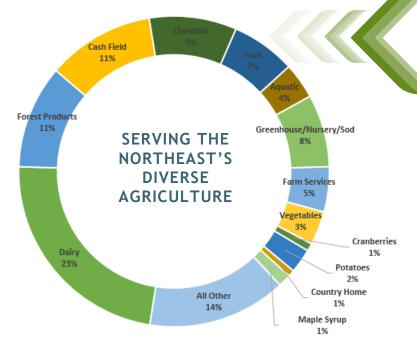
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS

RETURNING VALUE TO CUSTOMER OWNERS

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



Special patronage paid from 2018, 2019 and 2023 earnings.



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