



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

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.

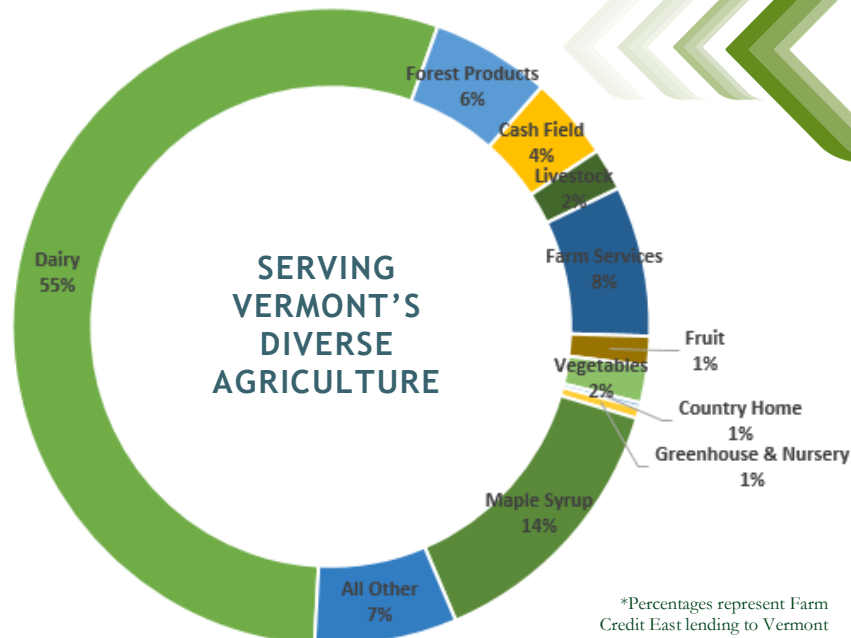
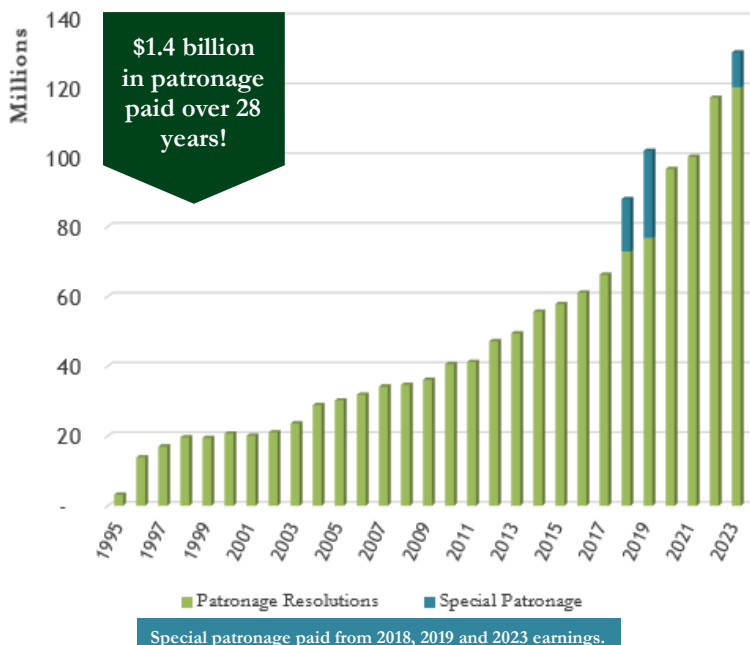
## PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



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

## 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.