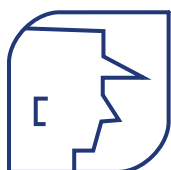


Connections.
Relationships.
Community.

STRATEGIC PRIORITIES

Farm Credit East's strategic priorities drive our sustainability and are intertwined throughout our business and collaborative efforts — from the sustainable efforts of our customers and our support of the industry's next generation to employee engagement and safeguards to ensure Farm Credit East remains a reliable source of credit and financial services into the future.



CUSTOMER EXPERIENCE

Provide educational resources and financial services to assist members in their sustainability efforts.



EMPLOYEE EXPERIENCE

Enable an inclusive employee culture to provide an outstanding experience for our team.



QUALITY GROWTH

Expand into new markets, finance customer sustainability efforts and amplify their stories.



STEWARDSHIP

Remain committed to supporting local communities.



DATA SECURITY

Safeguard customer information.



OPERATIONAL EXCELLENCE

Position Farm Credit East for the future.

DISCLAIMER Farm Credit East's 2024 Sustainability Report is intended to provide a general overview of Farm Credit East's sustainability efforts in 2024. This report is for informational purposes only.



Connections. Relationships. Community.

Farm Credit East has been a partner to Northeast agriculture, forest products and commercial fishing for more than 100 years. The longevity of our cooperative is a direct result of the relationships we have with our customers and local communities. As we look to the future, the cultivation of these relationships is core to our success.

As a relationship lender, our customer relationships are engrained in everything we do. In 2024, the Farm Credit East Board of Directors spent considerable time assessing our customer engagement strategy. The outcome of their efforts will be seen throughout 2025, including:

- Reenvisioned customer service councils (now called Regional Advisory Committees) to continue to provide valuable grassroots feedback to leadership
- A new customer meeting series to keep customer-owners informed (launched in March 2025)
- Addition of a young, beginning, small, veteran (YBSV) advisor to the board to bring additional perspective to the board room

These new efforts are in addition to existing customer engagement activities, including local customer appreciation events over the summer months to provide opportunities for customers and our team to connect.

However, the customer relationship starts with an engaged employee team. To further engage employees in 2024, we launched an effort to define the pieces of the Farm Credit East culture that make our organization strong, with the first one being “Invest in Relationships.” We also launched a new mentoring program for rising female leaders and grew many other existing team development programs.

Beyond the workplace, community engagement is eminent throughout our employee team and important to maintaining our cooperative’s local roots. In fact, “Make a Difference” is another component of Farm Credit East’s culture. The employee-funded and originated Farm Credit East Cares initiative launched more than a decade ago has provided \$1.5 million to local communities and emphasizes our team’s compassion. In 2024, we were proud to celebrate more than 10,000 hours of employee volunteer time. We look forward to new initiatives in 2025 to bring the team together in serving local communities.

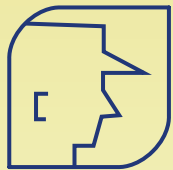
As Farm Credit East looks to the future, we will continue to seek ways to build connections, which lead to relationships and ultimately build community — just as we have since our founding more than 100 years ago. While we evolve the technology to prepare our cooperative for the next generation, it is this relationship focus that will sustain Farm Credit East for generations to come.

We support our customers in the same way. Our customer-owners have been sustainably evolving their businesses for generations. They’re often ahead of the curve when it comes to technology and their commitment to natural resources. Our goal is to support their endeavors through reliable credit and financial services, while elevating their efforts through reports like this. Thank you for reading.

John Knopf
Board Chair

Mike Reynolds
CEO

BUILDING Relationships



Farm Credit East is a relationship lender. We provide more than just credit and financial services. We understand customer businesses and work with them to evolve for the future. In many cases, we have worked with customer businesses over multiple generations — and we're proud to be part of that legacy. It's this relationship approach that has sustained our cooperative for more than 100 years.

RELATIONSHIP APPROACH

Natasha Sutherland grew up immersed in her family's farm, Stein Farms. She now co-owns and operates the third-generation dairy farm located in Western New York, with her father, brother and cousin. What was once a four-cow operation in 1956 is now a 1,700-cow operation. As the Stein family and business grows, Farm Credit East continues to be by their side, helping them navigate challenges and make important long-term decisions.

"We're part of a peer review comparison group offered by Farm Credit East that is an absolutely vital part of our business," says Natasha. "Those quarterly reviews in person at our farm provide that introspective look that is really important for business growth."

Building a Legacy

The next generation is always in mind for Natasha and her family. She works hard to ensure her children have the option to return to the farm one day, just as her parents did for her.

"We're building this robust, vivid and expansive business, and the next generation is excited about the opportunities in front of them," Natasha continued. "Farm Credit can help us achieve those goals for them."



Raymond Stein and Natasha Sutherland with Farm Credit East Senior Loan Officer Anthony Colangelo.

Scan to learn more about the Stein family's story.



“BE GOOD TO THE LAND AND THE LAND WILL BE GOOD TO YOU”

—Jones Family Farm, Shelton, Conn.

Sustainable practices in Northeast agriculture, forestry and fishing operations are not new. However, with today's technology advances, implementing some practices, such as those that produce renewable energy, can be costly and time consuming. As members strive to be sustainable in their businesses, both from an economic and natural resources standpoint, Farm Credit East provides financing to assist them.

Located in Shelton, Connecticut, the Jones Family Farm has been committed to sustainable agriculture since their founding in the 1850s. The farm began as a dairy and has evolved into a diversified farm operation that includes Christmas trees, strawberries, blueberries, pumpkins and a vineyard – all of which is sold direct to consumer. The farm's philosophy, “Be good to the land and the land will be good to you,” underscores their commitment to sustainability and environmental stewardship.

“We have a long history here,” said Terry Jones, the fifth generation to work the Jones Family Farm. “Sustainability has been part of the genetic fabric of this family. We see it as our patriotic duty to take care of this earth and it will in perpetuity grow food and care for our communities.”

“We carry our philosophy, ‘be good to the land and the land will be good to you,’ in our hearts,” commented Christiana Jones, Director of Farm Hospitality Operations. “It's a statement of long-term vision. It's

not what's good for us today or tomorrow. It's what's good for the next generation.”

In 2023, Jones Family Farm was honored with the New England Leopold Conservation Award, recognizing their dedication to soil and water health. The farm collaborates with the Connecticut Agricultural Experiment Station and Cooperative Extension to integrate scientific research into their practices. “We rely on science to learn new ways of

sustainability, so is our community involvement,” said Jamie. “A partner like Farm Credit, who can take care of our taxes and payroll, allows us the time to actively participate in community organizations.”

Winning the Leopold Conservation Award was a significant honor for the family. “There's nothing sweeter than being recognized for something you've done well,” said Terry. “But to me, the most



doing things to keep improving,” noted Jamie Jones, sixth generation farmer and Director of Agricultural and Business Operations.

Farm Credit has played an important role in the farm's evolution, providing financial services and support that have enabled the Jones family to focus on farming and be involved in their communities.

“Our business only goes as far as our community does, so while the soils and the land are important to our

meaningful part is the example we set for young and beginning farmers and our efforts to educate the community.”

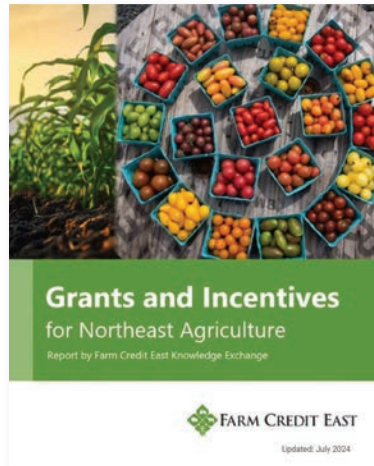
Farm Credit East is pleased to be a significant supporter of the Leopold Conservation Award in both New England and New York and its purpose to recognize the sustainability efforts of farmers and foresters across the region.

Scan to learn more about the Jones family's story.



EDUCATION & RESOURCES

Beyond consultative lending, Farm Credit East provides additional value to customers through its Knowledge Exchange program. Through informational reports and webinars, Knowledge Exchange aims to provide business insights to customers, including economic outlooks and market updates. Farm Credit East also offers grant writing services to assist customers in obtaining funding to implement or improve renewable energy or energy conserving initiatives.



Additionally, Farm Credit East has compiled a grants and incentives report as a resource for Northeast producers to identify funding opportunities. The report includes grant programs, tax incentives and loan programs from various funding sources available to agricultural producers and other entities involved in agriculture or related industries.

Visit FarmCreditEast.com/grants to download this report.

SUPPORTING THE NEXT GENERATION

Just as important as supporting multi-generational businesses is supporting new entrants into the industry. Farm Credit East understands their significance to the future of Northeast agriculture and has developed innovative financing and development programs to serve those coming into the industry.

Customers are our partners. We get to know them and their businesses on a really deep level and understand their businesses inside and out.

– MEGAN CLANCY
CROP GROWERS DAIRY & LIVESTOCK RISK
MANAGEMENT SPECIALIST



Sunset Farm, located in Naugatuck and Milford, Connecticut, received a FarmStart investment in 2024. Sunset Farm is a USDA certified organic farm that grows a diverse range of fruits, vegetables and flowers on over 10 acres. As first-generation farmers, Kaitlyn Kimball and her husband, Larry Passeck, have a great passion for sustainable and regenerative farming practices, which has driven them to succeed.

Having access to a line of credit has been an invaluable tool for our business, especially as we expand and take on more employees.

– KAITLYN KIMBALL, SUNSET FARM

FarmStart has provided Sunset Farm with the flexibility to cover their spring payroll and purchase necessary supplies, which has been crucial for their cash flow. “It’s a great tool to help us grow and we look forward to continuing our partnership,” said Kaitlyn.





Established in 2005, this first of its kind initiative in the United States assists entrepreneurs and new cooperatives just getting started in agriculture, commercial fishing or forest products by providing working capital investments up to \$75,000. FarmStart made 18 new investments in startup agricultural ventures in 2024 and was pleased to surpass its 400th investment. Since inception, FarmStart has made 403 investments totaling \$19.4 million.

YBSV Incentives

Farm Credit East offers incentives to those who qualify as young (35 or younger), as well as young producers who are beginning (10 years or less experience), small (less than \$350k in annual gross sales), or veteran (post-Gulf War-era II). In 2024, incentives in excess of \$418,700 were provided toward discounts on Farm Credit East's financial services and training programs, FSA guaranteed loan fees, farm accounting and management software fees, and interest rate assistance.

GenerationNext

A series of annual seminars that focus on developing the skill sets of next generation managers. 97 individuals participated in both in-person and virtual seminars that took place over the winter of 2024-25.

Farm Credit East's business model is built on relationships.

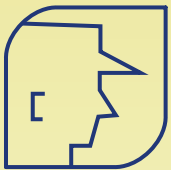
— AUSTIN WEAVER, FARM CREDIT EAST TAX MANAGER

“GenerationNext broadened my mindset to help us set goals and benchmarks for our farm,” said Liam Coyne, fourth generation dairy farmer in Western New York. “This program, coupled with Farm Credit East’s consulting services as we’ve worked through the transition of our farm business, has helped us gain a better understanding of the incremental growth and business efficiencies needed to set up our farm for the next generation, while simultaneously furnishing the needs of the prior generations before us.”



Farm Credit East Tax Manager, Austin Weaver, meets with James Nocek of Anyela's Vineyard.

BUILDING Connections



My favorite part of working at Farm Credit East is the people and the team.

– STEPHEN CLARKE, FARM CREDIT EAST LOAN OFFICER

At Farm Credit East, we strive to foster a sense of connectedness among our employees through various initiatives and programs. With a focus on defining our culture and extending it throughout our recruiting, onboarding, mentorship and development opportunities, we aim to create a supportive and engaging work environment. We believe these efforts enhance employee satisfaction and contribute to the overall sustainability of our organization.

We try to create a community here. Both with the people who I work with and also the customers we get to serve. You couldn't ask for a more wonderful group.

– BRIANA BEEBE, FARM CREDIT EAST CHIEF OPERATING OFFICER



**Scan to learn more about
Farm Credit East's culture.**

DEFINING CULTURE

Throughout 2024, Farm Credit East worked with an external consultant to define and celebrate our company's core values. These values are nothing new. In fact, they have sustained our cooperative for more than 100 years as reiterated by Regional Credit Leader Stephen Makarevich who stated, "Our culture is why I've worked here for 32 years." This initiative formalized those fundamentals into what we call *The Farm Credit East Way*.

Following initial rollout, employees are reporting they have clear expectations on how to be a strong teammate and partner to our customers. They are experiencing increased connectedness and feel more empowered to have open conversations. *The Farm Credit East Way* has also provided a beneficial tool as new employees join the team.

BUILDING RELATIONSHIPS

Farm Credit East implemented a new onboarding strategy in 2024 that is receiving positive feedback, with new employees feeling engaged and connected from day one. In-person onboarding sessions take place twice per year, kickstarting connections across Farm Credit East's eight-state territory. The program continues with monthly touchpoints and 30-, 60- and 90-day feedback surveys to gauge the impact of a more engaging onboarding process.

EMPOWERING LEADERS

Farm Credit East prides itself on promoting leaders from within the organization and with this in mind continues to invest in various leadership development programs, such as the Farm Credit Consulting Services (FCCS) Leading Leaders program.

Farm Credit East's young professionals group is also an important initiative to engage younger employees and prime them for future leadership. In 2024, this group played a significant role in helping interns navigate their summer experience. Their efforts continue to build connections within the organization.

Also in 2024, the UPLIFT mentor program — aimed to support female leaders in building confidence, navigating work-life balance and career development — was officially established. The program aims to build connections within the organization and support leadership development.

FOCUS ON RECRUITING

Attracting top talent is also top of mind for Farm Credit East. Through robust recruiting efforts, the association has created talent funnels through personal connections, career fairs, trade shows and relationships with universities and other organizations.



In 2024, Farm Credit East hosted 17 summer interns, with nine transitioning into seasonal or full-time roles. This represents the highest (53%) conversion rate since the inception of the program.

CELEBRATING VOICES

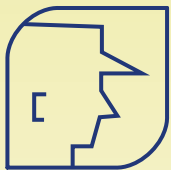
The VOICES learning series provides the entire Farm Credit East team a safe space to build community while discussing diversity and inclusion topics. 2024's theme was "dialogue to action." In collaboration with various external speakers and organizations, attendees could explore ideas and have meaningful conversations around a variety of topics.

Additionally, VOICES for Leaders sessions were introduced in 2024, providing space to explore ideas from a leadership perspective.

SUPPORTING WELLBEING

Farm Credit East provides employees with an ongoing wellness program, which includes wellness activities and informational resources and webinars. Employees also have access to a third-party assistance and counseling service free of charge. From financial and legal assistance to resources for addressing issues surrounding family, relationship, work, career or other personal challenges, employees have 24/7 access to resources and counseling services.

BUILDING Community



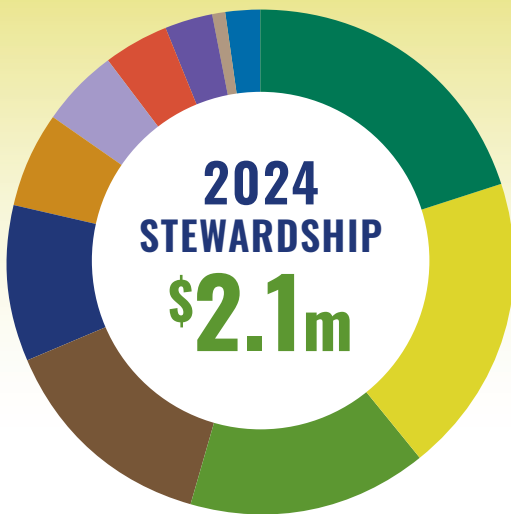
in volunteer hours

Farm Credit East is a local organization. That means the local communities where our team and customers live are imperative to the success of our organization. Our efforts to build relationships within surrounding communities starts with our team. Many volunteer their time to support community initiatives — from volunteering at the county fair, to holding leadership roles in community and industry organizations. In 2024, the Farm Credit East team logged more than 10,000 hours supporting agricultural organizations and community efforts.

In addition to volunteering within the community, Farm Credit East is also a significant monetary supporter of various agricultural organizations and community events, including many of our own programs that aim to revitalize rural communities and improve food access. Our contributions to such efforts build community while also supporting our customers and furthering the Northeast agricultural community.

Burlington Food Pantry, based in Burlington, Maine, received a \$50,000 grant in 2024 to install a walk-in freezer.





FARM CREDIT EAST *Cares*

Initiated by Farm Credit East employees in 2011, Farm Credit East Cares aims to give back to the farmers and rural communities we serve. Each year, funds are raised through the contributions of Farm Credit East employees and distributed to farm families and organizations impacted by disasters; to various Northeast charitable organizations; and to local, regional or state not-for-profit charitable organizations focused on youth involvement in agriculture or local agricultural promotion. Since the program's inception, it has contributed more than \$1.5 million to Northeast charitable organizations and farm families.

IMPROVING ACCESS TO LOCAL FOOD

Starting in 2024, in an effort to mitigate food insecurity in the Northeast, Farm Credit East established the Food Access Infrastructure Initiative Grant. This initiative aims to provide funding for infrastructure improvement, allowing organizations to increase access to fresh produce in communities while building stronger partnerships with local farmers and producers.

2024 recipients included Urban Agriculture Cooperative and the Burlington Food Pantry, who each received a \$50,000 grant to make infrastructure improvements. Urban Agriculture Cooperative, serving Newark, N.J., communities, used the funds to increase cold storage capacity. The Burlington Food Pantry, based in Burlington, Maine, used the funds to install a walk-in freezer.



We're incredibly grateful to Farm Credit East for this generous contribution. The increased freezer capacity will allow us to store and supply more nutritious food to the hundreds of households that regularly depend on us.

– MAUREEN BEAN
DIRECTOR OF THE BURLINGTON FOOD PANTRY



Kimberly Brockett, Farm Credit East Assistant Controller, logged more than 290 volunteer hours in 2024. She serves with several organizations, including county and state farm bureaus, FFA and her local ag commission and ag society.

"I enjoy volunteering on the various boards and commissions because I love to learn, and I really enjoy the people," said Kim. "Working at Farm Credit East opens a lot of doors, especially with agricultural organizations," she continued. "When you say you work for Farm Credit, they want your opinion; they want your input, because they respect you as an agricultural leader."

REVITALIZING RURAL COMMUNITIES

In recognition of former Farm Credit East CEO Bill Lipinski, the Lipinski Rural Initiatives Award was established to recognize innovative and transformational efforts to revitalize Northeast rural communities. Since its 2020 inception, this joint effort with CoBank, Farm Credit East's funding bank, has recognized eight organizations, each receiving a \$25,000 award.

2024 Recipients

Based in Middlebury, Vermont, **Open Door Clinic** is helping alleviate healthcare barriers, especially in rural areas like the vibrant agricultural area of Addison County, Vermont. The clinic plays an important role for the farmworker population by offering preventative care, in some cases through on-farm visits to help overcome transportation and logistical issues.

“

The Lipinski Award was a huge honor. The award is allowing us to really raise the bar to increase equity in healthcare.

– **HEIDI SULIS, MPH, EXECUTIVE DIRECTOR, OPEN DOOR CLINIC**

”



Heidi Sulis, MPH, Executive Director, and Julia Doucet, RN, Clinical and Program Director, of Open Door Clinic in Addison County, Vermont.

Based in Saranac Lake, New York, **Point Positive** is an angel investing network working to invest in the next generation of small business owners in the greater Adirondack Region. Point Positive's award supported additional outreach, education and mentoring.



“We were extremely excited to get the Lipinski Rural Initiatives Award. I really love that the people making the decision understood the importance of entrepreneurship to the life of a community.”

– MELINDA LITTLE, COORDINATOR, POINT POSITIVE



**Scan to learn more about
the 2024 Lipinski Rural
Initiatives Award Recipients**



Farm Credit Northeast AgEnhancement

In partnership with CoBank, Farm Credit East's funding bank, Farm Credit Northeast AgEnhancement has contributed \$3.6 million since its inception in 1996. AgEnhancement grants support projects that promote and support Northeast agriculture industries, youth and leadership development, and diversity and inclusion outreach.

The Hudson Valley Young Farmers Coalition (HVFYC), an organization working to mitigate the barriers for new entrants into agriculture, is a past AgEnhancement recipient. Based in New York's Hudson Valley, HVFYC invests in the next generation of diverse farmers and agricultural workers through workshops on equitable land access and a mentorship program.

SUPPORTING THE NEXT GENERATION

From student scholarships for those in FFA and those pursuing higher education in an agriculture-related field, to scholarships for agricultural teachers through our partnership with the Curriculum for Agricultural Science Education (CASE), Farm Credit East is committed to supporting the next generation of agriculture.

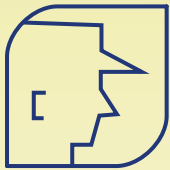
In 2024, we awarded \$90,000 in higher education scholarships to 41 student recipients; we supported 15 FFA students' Supervised Agricultural Experience (SAE) projects; and provided \$33,000 in scholarships to support 22 educators' attendance at CASE institutes where they are provided with training and resources to teach courses in the CASE curriculum to high school students.

BUILDING our Cooperative for the Future



A LASTING PARTNERSHIP

Five Mile Farm, located in northern New York, is a 1,200-cow dairy owned and operated by the Akins family. Ryan and his father, Mark, represent the sixth and fifth generations of Akins running the farm. Together they have adapted new technologies, making the farm innovative and successful in today's digital age.



While many of the technologies Ryan and Mark have introduced to the farm are new, their partnership with Farm Credit East is not. Five Mile Farm has been in partnership with Farm Credit East for decades and now uses Farm Credit Connect to streamline their lending and payroll services.



Using technology to anticipate business needs

Farm Credit Connect is the most secure way to communicate and exchange documents with the Farm Credit East team. "Farm Credit Connect has really made it more efficient, freeing up our time to keep moving forward," says Ryan.

"Farm Credit Connect allows customers to interact with Farm Credit East when and how they choose," says Farm Credit East Loan Officer Pat McKernan. "It brings focus and value to our sit-down conversations versus completing transactional paperwork since that's already been taken care of."



With technologies like Farm Credit Connect, Ryan and Mark can focus on farm operations while Pat can focus on how to best support their business. "Farm Credit is a true partner. They can anticipate our needs or may even recognize the need before it arises," said Mark.

Farm Credit Connect has really made it more efficient, freeing up our time to keep moving forward.

— RYAN AKINS, FIVE MILE FARM



The Akins Family operates Five Mile Farm in northern New York.

EVOLVING FOR THIS GENERATION AND THE NEXT

Farm Credit has been supporting farmers, foresters and commercial fishermen for more than 100 years. To remain a trusted partner to the industries it serves over those 100 years, the association must continually evolve to keep up with the times. This evolution has enabled the association to best serve the changing needs of customers.

Over the past several years, that pace of change has accelerated significantly. However, our 100+ year history proves that we've experienced change before, and we've evolved into a stronger cooperative. Farm Credit East has confidence this period of change will be no different.

We've more than tripled our technology investment over the past few years as we continue to evolve through automation and artificial intelligence. While we strive to keep the company vibrant and

modern to attract talent and remain competitive, we are also committed to being stewards of customer capital and will stay true to our mission.

**Scan to learn more about
Five Mile Farm and their journey
with Farm Credit Connect**



OUR CUSTOMER COMMITMENT

"We don't plan to change who we are — relationship-driven and focused on providing high value to our customers. We will evolve some of the ways we do things, and technology will be part of it, but it's the only way we can remain financially competitive. But we'll remain good stewards of your capital and are committed to being a people-first cooperative supported by technology."

– Mike Reynolds, Farm Credit East CEO

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BEDFORD, NH

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800.825.3252 / 603.472.3554

BRIDGETON, NJ

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CORTLAND, NY

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DERBY, VT

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Derby (Physical), VT 05829
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FLEMINGTON, NJ

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800.787.3276 / 908.782.5215

GENEVA, NY

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GREENWICH, NY

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HORNELL, NY

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800.929.2025 / 607.324.2020

MAYVILLE, NY

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Mayville, NY 14757
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MIDDLEBURY, VT

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POTSDAM, NY

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PRESQUE ISLE, ME

26 Rice Street
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RIVERHEAD, NY

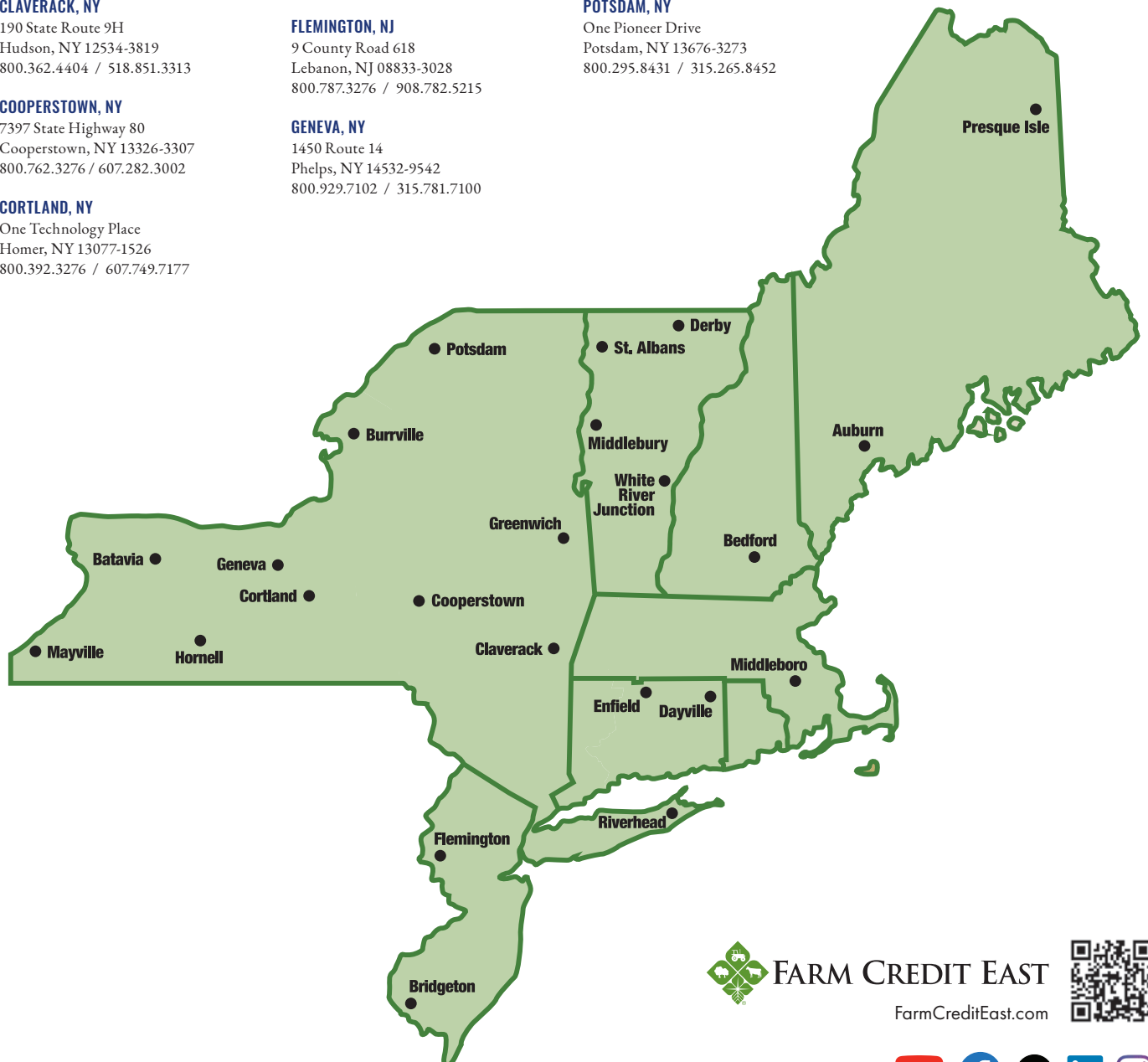
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