



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: \$12.9 billion, including \$657 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 940 in Vermont

Team: 575 dedicated agricultural specialists

Board of Directors: 15-member board, including 13 customer-elected and 2 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.



\$3.6 million in grants for youth programs, agricultural development, and promoting diversity and inclusion.



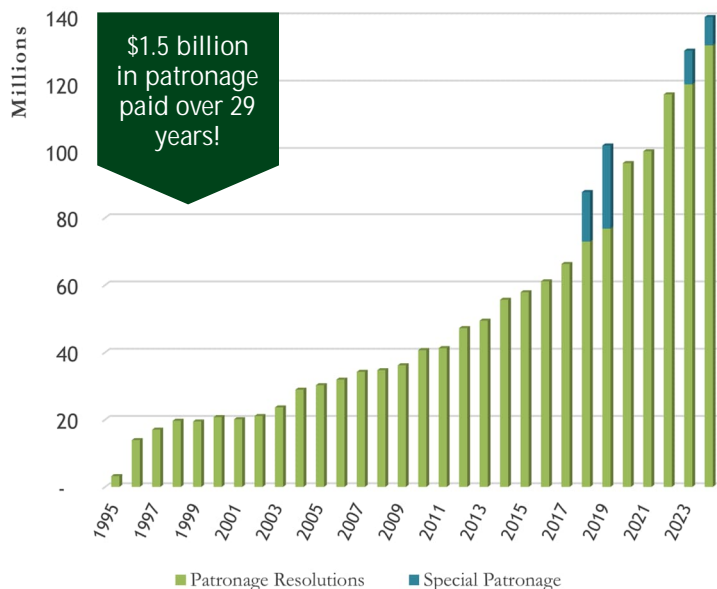
Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

### PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS

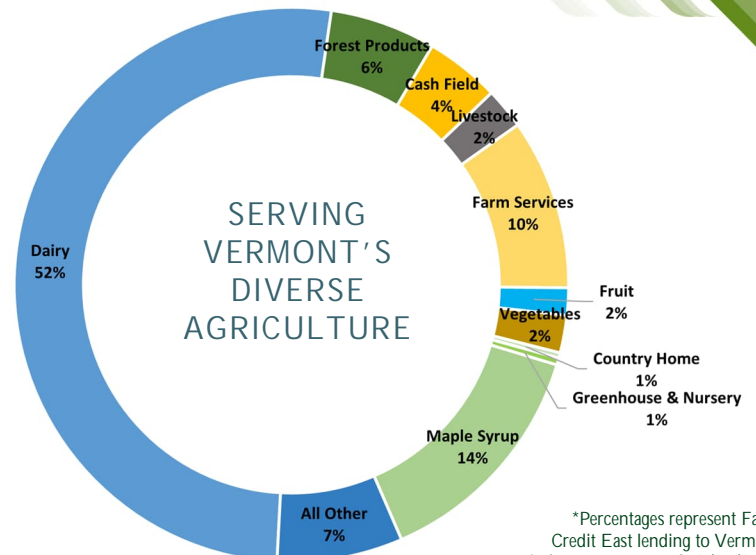


Tax planning & preparation  
Record-keeping  
Payroll services  
Business consulting  
Estate planning  
Financial benchmarking  
Grant writing  
Appraisal services  
Crop & livestock insurance

### RETURNING VALUE TO CUSTOMER OWNERS



Special patronage paid from 2018, 2019, 2023 and 2024 earnings.



\*Percentages represent Farm Credit East lending to Vermont industry sectors as of 12/31/2024.