



Committed to Vermont Agriculture

110 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: \$14.3 billion, including \$735 million to Vermont

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

Member Owners: More than 19,900; including 972 in Vermont

Team: 550+ dedicated agricultural specialists

Board of Directors: 15-member board, including 12 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.



\$3.7 million in grants for youth programs, agricultural development, and promoting diversity and inclusion.

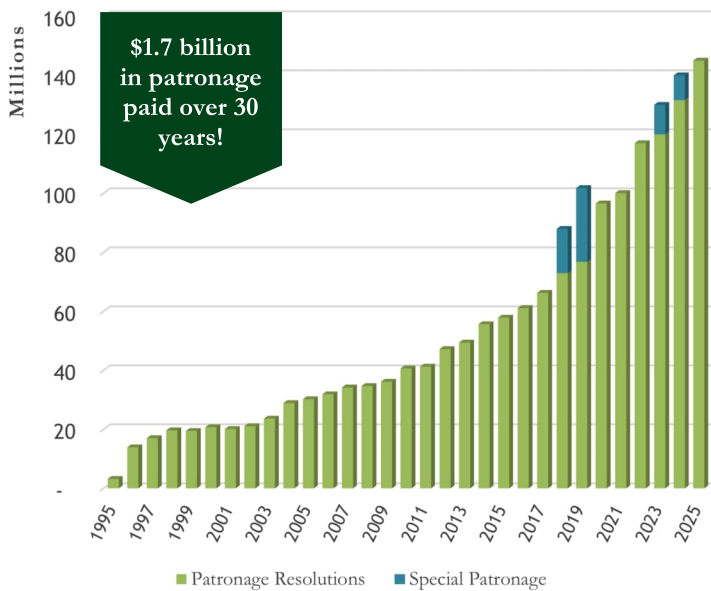
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



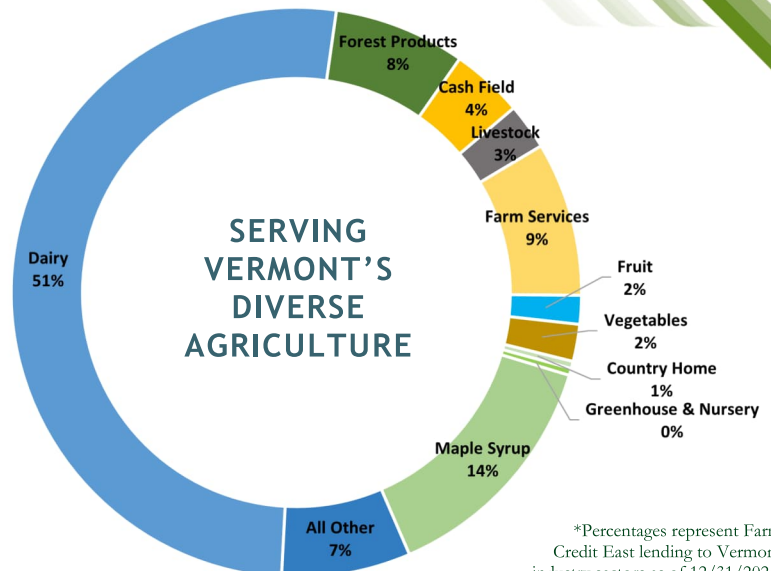
- Tax & accounting services
- Business consulting
- Estate planning
- Grant writing
- Appraisal services
- Financial benchmarking
- Crop & livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$145 million patronage paid to members on 2025 earnings, including \$6.6 million to Vermont customer owners.



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



*Percentages represent Farm Credit East lending to Vermont industry sectors as of 12/31/2025.