

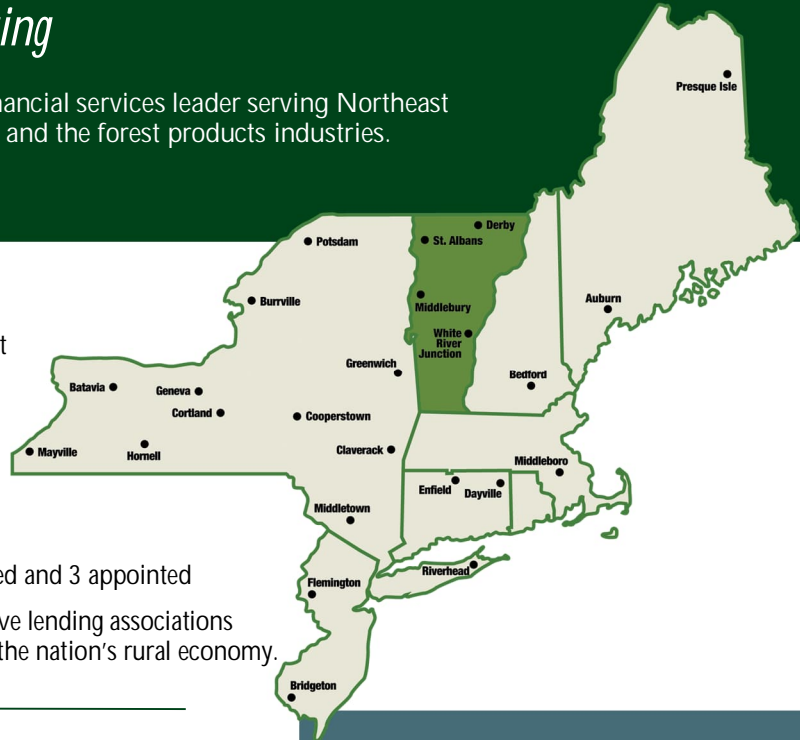


Committed to Vermont Agriculture

100 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: \$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.

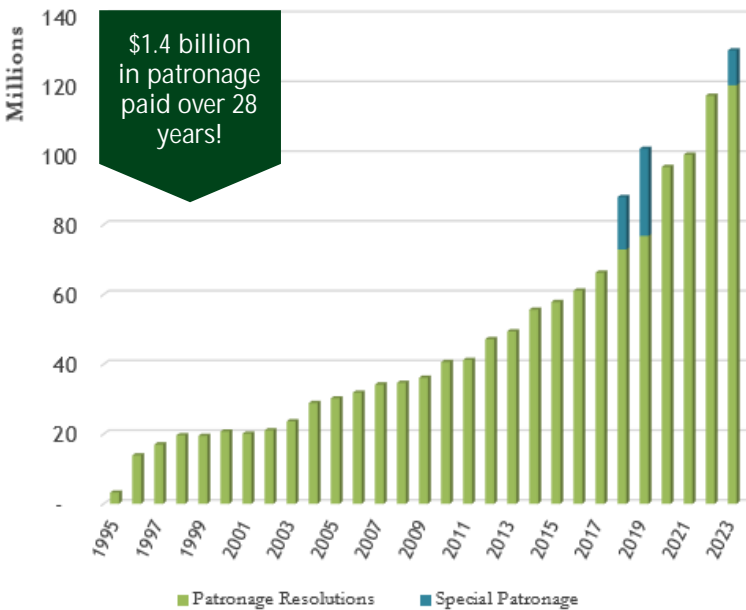
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



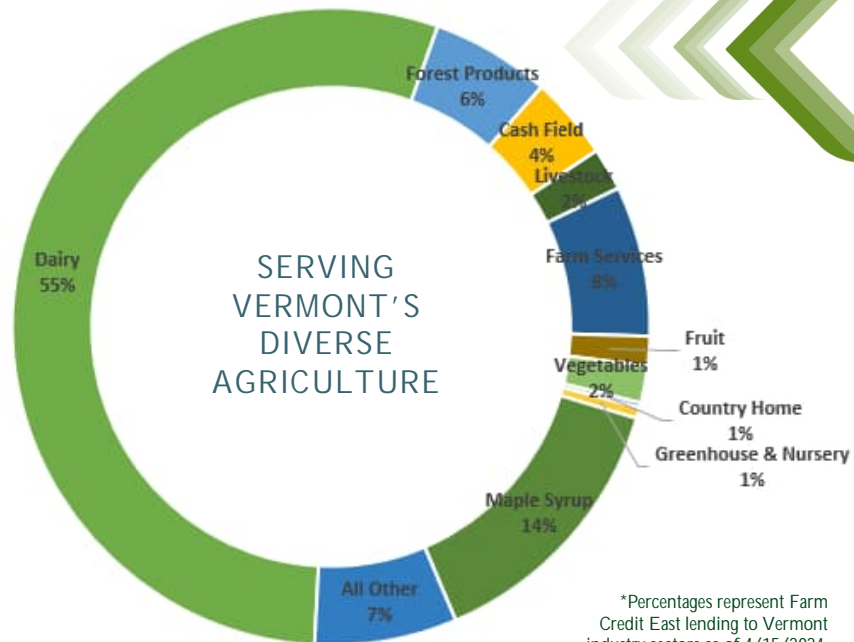
- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop & Livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$6.5 million to Vermont customer owners.



Special patronage paid from 2018, 2019 and 2023 earnings.



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