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Dear Farm Credit East Members,

First and foremost, it has been an honor to serve on the Board for the past 8 years, and I appreciate being considered as an incumbent candidate for upcoming term. I have a very diverse agriculture background having grown up on a poultry, fruit, grain and vegetable farm in southern Delaware. After graduating from Cornell, I worked for Cooperative Extension on a Dairy team and for the past 43 years, I have worked beside my husband and his family on a 5th generation fresh market vegetable and greenhouse operation in Eden, NY.

Since I joined the Board of Directors in 2018, Farm Credit East has achieved notable accomplishments, more than doubling loan volume and becoming more cost effective. In addition, we launched a CEO search resulting in an excellent CEO with Mike Reynolds, navigated a pandemic, executed a merger with Yankee, oversaw a deep dive into our technology needs and completed a regional reorganization of marketplaces. Throughout this time, I have served on every Board committee and attended all Premier Governance Training programs. I now have a greater appreciation and working knowledge of what is expected of a director. Alignment and trust between the Board and executive leadership are essential for effective governance and incumbent board members can provide stability and continuity and the ability to hit the ground running.

My vision for Farm Credit East for the future is to ensure that the cooperative continues to remain competitive, meeting your needs and providing you with the best customer experience while continuing to keep your information safe, continuing to give back to your communities and continuing to maintain quality growth as well as operational excellence. We must stay on course with our digital journey, particularly improving technology and cybersecurity.

It is also very important that FCE retain our talented staff and excellent executive leadership team that can adapt to challenging times and continue to provide the funding and expertise we need to keep your business successful.

The agriculture industry has been very good to the Zittel family for over 5 generations and I remain highly enthusiastic about the opportunity to continue sharing my passion for agriculture and give back to our industry. I would be greatly honored to have your support as I seek reelection to the board of directors.

In closing, I would like to encourage all members to vote. ***We all have a voice, and it is in the Association's best interest if every voice is heard.***

If you have any questions or which to contact me, please feel free to call 716-523-3338.

Respectfully,

Terry

Terry Zittel

Amos Zittel & Sons, Inc., Business Manager,