2026

ANNUAL MEETING
Information Statement

Farm Credit East

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FARM CREDIT EAST

You are cordially invited to participate in our **2026 Annual Meeting** to be held on **Monday, March 23 starting at 9:00 a.m.** The 45-minute meeting will be hosted from Farm Credit East's headquarters located at 240 South Road in Enfield, CT, or you may participate virtually via a webinar or telephone.

At this meeting, stockholders will receive reports from the board, management and nominating committee; elect next year's nominating committee; and be introduced to your 2026 director candidates.

The CEO's report will include key 2025 financial results. This information will be similar to that presented during the Farm Credit East business meetings being held across the region in early March. As a stockholder, you will receive a copy of the **2025 Farm Credit East Annual Report** in late March. If you have opted to receive electronic delivery of regulatory materials, we will send your Annual Report to the email address we have on file. The report will be posted on our website by March 16, 2026. Prior Farm Credit East Annual Reports are posted on our website. (The annual reports are incorporated in this statement by reference.)

To attend the annual meeting, please register at FarmCreditEast.com/AnnualMeeting or by calling Jennifer Hicks at (860) 962-2065.

Your nominating committee will formally report its slate of candidates at the Annual Meeting. Biographical information for the five director candidates is included in this statement and on FarmCreditEast.com.

Your board is committed to keeping you informed and providing opportunities for you to communicate with the board and management. Casting your vote in the director election supports strong cooperative governance:

- Electing qualified, dedicated directors keeps Farm Credit East resilient and progressive.
- Candidates invest significant time in running for director. By voting, you demonstrate your support to the candidates and to Farm Credit East as a customer-owned cooperative.

Overview of 2026 Director Election

There are three open director seats to be filled in 2026:

- One 4-year seat from the Eastern Region*
- One 4-year seat from the Central Region
- One 4-year seat from the Western Region

**For 2026, Eastern region candidates must be from the former Yankee Farm Credit territory.*

Farm Credit East's bylaws specify four-year terms with a limit of four consecutive terms. The bylaws require that Farm Credit East's local service area be apportioned into three regions based on voting stockholders being approximately proportionate to the number of elected directors. As of February 1, 2026, voting stockholder numbers were:

Region	# Voters	% Voters
Eastern	5,818	32.2
Central	5,863	32.5
Western	6,376	35.3
Farm Credit East	18,057	100.0

Region	# Directors	% Directors
Eastern	5	40
Central	4	27
Western	4	33
Farm Credit East	13	100

During the 2026 election cycle, the Eastern Region seat currently held by David Folino will be eliminated. Additionally, the Eastern Region seat currently held by Kyle Thygesen is up for election and as previously stated must be filled by someone from the portion of the Eastern Nominating Region that comprises the chartered territory that had been served by Yankee Farm Credit. These are the final board structure changes that will complete the multi-year downsizing of the board following the merger with Yankee Farm Credit. At the completion of the 2026 director election cycle, the board will reach its final structure of 12 stockholder-elected directors and at least two appointed directors.

As of the date of this statement, the Farm Credit East Board consists of 16 directors: 13 elected directors, one appointed customer director and two appointed outside directors.

Role of the Board of Directors

The Farm Credit East Board's duties include:

- Hiring, coaching and ongoing evaluation of the CEO
- Setting overall ACA vision and strategic direction, including approval of the annual business plan
- Ensuring safety and soundness through monitoring financial and other reports (This includes working closely with PwC, Farm Credit East's independent auditor.)
- Enacting overall policies guiding day-to-day operations including implementation and oversight of the ACA Standards of Conduct Program.
- For more information on the role of your board of directors, please ask your local representative for a copy of the Farm Credit Administration (FCA) publication *The Director's Role*.
- For a copy of the board's charter, please see: FarmCreditEast.com/BoardCharter.

2026 Director Candidates

There are total of five candidates seeking election for three seats. The nominating committee conducted an extensive candidate search starting with an orientation session in the summer, followed by a Regional Advisory Committee meeting in the fall, a committee conference phone call in December and an interview meeting in January. Potential qualified candidates were actively solicited for all open seats.

Farm Credit East bylaws also provide for the nomination of candidates by petition. An eligible nominee by petition must provide the secretary of the association with the signatures of at least 50 voting members at least 60 calendar days prior to the annual meeting. This information was posted on Farm Credit East's website on January 7, 2026. As of the January 22 deadline, there were no petitions presented.

The bylaws also allow floor nominations for elected director positions, which can be made only when called for at the Annual Meeting. Nominations must be made by a voting stockholder and require a second by another voting stockholder. The floor nominee must affirmatively state that they accept the nomination, must meet all eligibility requirements for board service and must provide all disclosures required by the association's bylaws, board policies and Farm Credit Administration regulations within five days of being nominated. Floor nominees meeting all eligibility requirements will be included with the voting information mailed to the voting stockholders after the conclusion of the Annual Meeting.

For additional information on the floor nomination or petition process, please contact General Counsel and Corporate Secretary Alena Gfeller at (800) 562-2235 or alena.gfeller@farmcrediteast.com.

ELECTION PROCESS

Voting for directors will be by mail or online ballot sent within 10 business days following the annual meeting. Voters must be a stockholder of record as of February 25, 2026.

Candidates are listed by open seat and alphabetically by name. The election polls shall be closed no earlier than fifteen calendar days following the date on which the ballots are mailed to voting stockholders.

The election for each position shall be conducted independently with each voting stockholder given an opportunity to vote for each of the three open positions. You will have the option to complete a paper ballot or an online ballot. A third-party election tabulator will count the votes and declare the winners within ten business days of the voting deadline. The candidate receiving the largest number of votes for each position shall be declared elected.

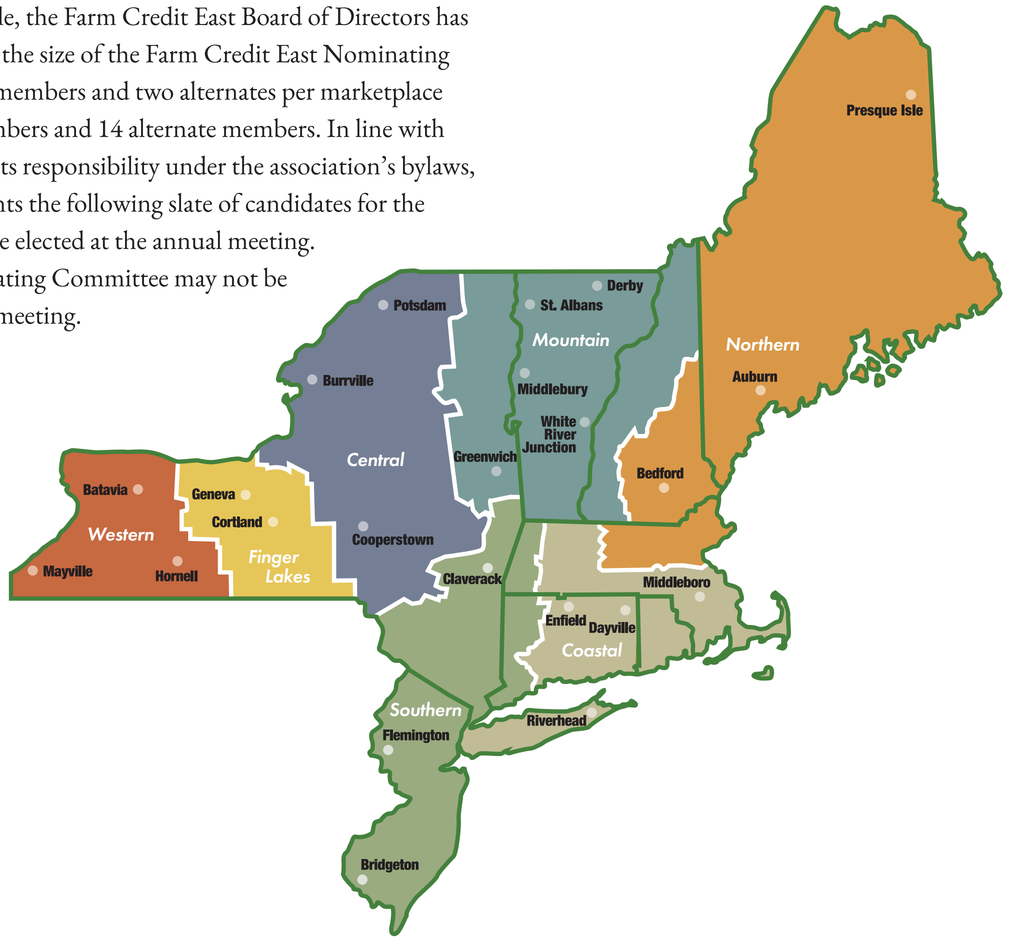
Elected and Appointed Directors Whose Terms Continue Beyond 2026*

	Region	Profile	Age[1]	Initial Service Date[2]	Term Expires
Christopher Cebula	At Large	Outside Appointed	44	2025	2029
James V. Crane	Eastern	Elected Potato	64	2025	2028
Laurie K. Griffen	Central	Elected Sod	62	2011	2028
LouAnne F. King	Eastern	Elected Dairy	62	2017	2029
John P. Knopf	Western	Elected Dairy	65	2013	2029
Brett D. Kreher	Western	Elected Poultry	58	2023	2027
Joseph W. McWatters	At Large	Outside Appointed	67	2021	2029
James A. Robbins II	Eastern	Elected Forestry	53	2019	2027
Douglas W. Shelmidine	Western	Elected Dairy	69	2012	2028
Peter H. Triandafillou	At Large	Customer Appointed	69	2016	2030
Joel R. Viereck	Central	Elected Vegetable	42	2025	2029
Amy L. Walker-Bailey	Central	Elected Dairy	61	2023	2027

* All current board members attended at least 75% of board and committee meetings in 2025.
[1] Each director's age is as of May 1, 2026.
[2] Directors' date of service is as of the April board meeting, except for Joseph McWatters, which is January 1, and Christopher Cebula, which is July 1.

2027 NOMINATING COMMITTEE ELECTION

Starting with the 2027 election cycle, the Farm Credit East Board of Directors has made a strategic decision to reduce the size of the Farm Credit East Nominating Committee to include two voting members and two alternates per marketplace region, for a total of 14 voting members and 14 alternate members. In line with this structure and in keeping with its responsibility under the association's bylaws, the Nominating Committee presents the following slate of candidates for the 2027 Nominating Committee to be elected at the annual meeting. Nominations for the 2027 Nominating Committee may not be made from the floor at the annual meeting.



Marketplace	Member	Alternate
Finger Lakes	Barbara Bauman (Geneva)	Karl Bitz (Cortland)
	Adam Young (Geneva)	Matthew Doyle (Geneva)
Western	Bailey Jordan (Mayville)	John R. Wallace (Hornell)
	Greg White (Mayville)	Max Russell (Batavia)
Central	Ryan Kelly (Cooperstown)	Skylar Barney (Burrville)
	Patrick Smith (Potsdam)	Jonathan Beller (Burrville)
Southern	Mike Prol (Flemington)	Ulderic Boisvert (Claverack)
	Mike Brooks (Bridgeton)	John Coombs Jr (Bridgeton)
Coastal	Scott Hannula (Middleboro)	Karl Auwaerter (Riverhead)
	Ellen Puccetti (Dayville)	Ryan Van Wilgen (Enfield)
Mountain	William Nop (Middlebury)	Ian Murray (Greenwich)
	Mackenzie Frederick (Greenwich)	Sean Quinn (Greenwich)
Northern	Rebecca McWilliams (Bedford)	Matt Griffeth (Presque Isle)
	Benjamin Corey (Presque Isle)	Jake Pierson (Auburn)

2026 DIRECTOR CANDIDATES

Candidate ages are listed as of May 1, 2026

NOMINATED FROM The Eastern Region

Eastern region includes Auburn, Bedford, Dayville, Derby, Enfield, Middleboro, Middlebury, Potsdam, Presque Isle, Riverhead, St. Albans and White River Junction offices. However, per the Yankee Farm Credit Merger Agreement, for the 2026 election, the candidates for this seat must be from the former Yankee Farm Credit territory.

Seat One

Two candidates are running for a four-year term.

William F. Suhr (age 54)
Shoreham, VT
Business address:
3597 Route 74 West, Shoreham, VT 05770
Served by the Middlebury Office

Business Experience (past 5 years): Owner and manager of Champlain Orchards Inc., which employs up to 100 staff, seasonally, and manages 384 acres of orchards. The vertically integrated business grows apples, cherries, peaches, nectarines, plums, pears and other fruit. Bill oversees two retail markets, a pick-your-own operation and online sales, as well as delivery of fresh apples, sweet cider, hard cider, apple pies, cider donuts and other value-added products.

Farm Credit/Community Involvement: Bill has served on the Farm Credit East Regional Advisory Committee and the Vermont Farm Viability Board. He also contributed to the SODEXO Board to source more locally produced Vermont products.

Business Interests/Affiliations: Champlain Orchards Inc. – owner – fruit orchard

Family members who transact business with Farm Credit East: None

Kyle Thygesen (age 52)
of Tunbridge, VT
Business address:
104 Falls Hill Road, Tunbridge, VT 05077
Served by the White River Junction Office

Business Experience (past 5 years): Managing member of the Farmstead at Falls Hill, LLC, which is home to a diversified hay and purebred dairy cattle marketing business, as well as ag entertainment. Kyle additionally provides fractional leadership in a consulting capacity in the consumer packaged goods space. He has worked with international companies, cooperatives and a publicly traded company, converting milk into value-added products.

Farm Credit/Community Involvement: Kyle is currently a member of the Farm Credit East Board, serving as chair of the Business Risk Committee. He has been a 4H leader for more than 20 years. He has also been involved in the Vermont Dairy Task Force, and is a graduate of the only class of LEAD New England.

Business Interests/Affiliations: Farmstead at Falls Hill, LLC – managing member – diversified dairy and hay crops.

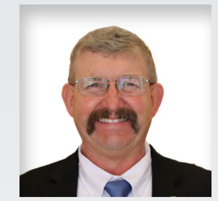
Family members who transact business with Farm Credit East: Spouse and son

NOMINATED FROM The Central Region

Bridgeton, Claverack, Cooperstown, Flemington and Greenwich offices

Seat Two

Two candidates are running for a four-year term.



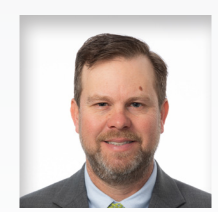
Kurt William Alstede (age 62)
of Chester, NJ
Business address:
1 Alstede Farms Lane, Chester, NJ 07930
Served by the Flemington Office

Business Experience (past 5 years): Founder, co-owner and general manager of Alstede Farms, LLC, an 800-acre vertically integrated fruit, vegetable and Christmas tree farm employing 30 year-round employees, and up to 200 seasonal employees. Kurt is responsible for the farm's compliance efforts, administration, financial management and maintenance. All farm output is sold direct-to-consumer through several farm stores, farmers markets, pick-your-own and community supported agriculture.

Farm Credit/Community Involvement: Kurt was previously on the Farm Credit East board of directors from 2019-2023, serving on the Governance and Business Risk committees. He currently serves on the Regional Advisory Committee. Additionally, Kurt is a past member of the NJ State Board of Agriculture and USDA NJ State Farm Service Agency Committee. He is an active member of NJ Farm Bureau and multiple commodity organizations. Kurt serves as captain at the Chester Volunteer Fire Company and is the vice chair of the NJ Highland Council.

Business Interests/Affiliations: Alstede Farms, LLC – co-owner and general manager – fruit, vegetable and specialty crop farm; Lebensfreude, LLC – general manager – farmland and real estate ownership company; HSAJR, LLC – general manager – family finance holding entity

Family members who transact business with Farm Credit East: Spouse, children, son-in-law, sibling, uncle and nephew



Philip "Jamie" Jones (age 50)
of Shelton, CT
Business address:
606 Walnut Tree Hill Road, Shelton, CT 06484
Served by the Claverack Office

Business Experience (past 5 years): Co-owner and manager of Jones Family Farms and Jones Family Farms Winery, a 530-acre specialty crop farm growing strawberries, blueberries, pumpkins and Christmas trees. Jamie directs the entire farm operation, while focusing on crop management and winery production for the 6,000-case winery he established. The farm also recently acquired a greenhouse operation, producing spring annuals for wholesale and retail sales.

Farm Credit/Community Involvement: Jamie currently serves on the Farm Credit East board of directors and as a member of the Audit Committee. He has previously served on the Business Risk, Audit and Executive committees, and as chair of the Governance/Stewardship Committee. Jamie is also a member of the Farm Credit Council board of directors and the CoBank nominating committee. Outside of Farm Credit, he has served as Vice President of CT Farm Bureau, President of the CT Vineyard and Winery Association, and in numerous other ag organizations. He also serves on the Shelton Zoning Board of Appeals.

Business Interests/Affiliations: Jones Family Farms LLC – co-owner and manager – fruit and specialty crop farm; Jones Family Farms Winery LLC – owner and manager – winery business

Family members who transact business with Farm Credit East: Spouse and parents

NOMINATED FROM The Western Region

Batavia, Burrville, Cortland, Geneva, Hornell and Mayville offices

Seat Three

One candidate is running for a four-year term.

Terry Zittel (age 67)
of Eden, NY
Business address:
3275 Webster Road, Eden, NY 14057
Served by the Mayville Office

Business Experience (past 5 years): Business manager and accounting and systems analyst of Amos Zittel & Sons, Inc., a fifth-generation wholesale vegetable and flower business, growing fresh market, hand-harvested vegetables on 400 acres, and flower crops in 3.5 acres of greenhouses. Terry implements IT and accounting systems across enterprises, handles strategic planning, oversees human resources and serves as comptroller.

Farm Credit/Community Involvement: Terry currently serves on the Farm Credit East board of directors as a member of the Governance/Stewardship and Technology committees. She has previously served on the Audit and Business Risk committees as well. Terry currently serves on the Harvest Malawi board of directors and has previously served as a director and past president of the Eden Community Foundation. Additionally, she worked as a Farm Business Management Agent on a dairy team for Cooperative Extension.

Business Interests/Affiliations: Amos Zittel & Sons, Inc. – business manager, accountant and systems analyst – fresh market vegetable and greenhouse farm; B,D,K WNY Landholdings, Inc. – manager and bookkeeper – land holding company; Croop Mill Properties – manager and bookkeeper – mobile home park and land holding company

Family members who transact business with Farm Credit East: Spouse, nephew and brother-in-law

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Certification

The undersigned certify that the attached 2026 Annual Meeting Information Statement has been reviewed, prepared in accordance with all applicable statutory and regulatory requirements, and that the information contained herein is true, accurate and complete to the best of their knowledge and belief.

/s/
Michael J. Reynolds
Chief Executive Officer

/s/
John P. Knopf
Chair of the Board

/s/
Andrew N. Grant
Chief Financial Officer

FEBRUARY 27, 2026

FARM CREDIT EAST