QUARTERLY REPORT | JUNE 30, 2026

FARM CREDIT EAST

Management's Discussion and Analysis

The following commentary is a review of the financial condition and results of operations of Farm Credit East, ACA (the Association) for the six-month period ended June 30, 2026. This commentary should be read in conjunction with the accompanying unaudited consolidated financial statements and notes included in this report, as well as the 2025 Annual Report. Dollar amounts are in thousands unless otherwise noted.

Farm Credit East's annual and quarterly reports to shareholders are available on the Association's website, **Farmcrediteast.com** or can be obtained upon request by calling the Association's main office at 860-741-4380. Annual reports are available 75 days after year end and quarterly reports are available 40 days after each calendar quarter end. Additionally, the financial condition and results of operations of CoBank, ACB (Bank), materially affect the risk associated with stockholder investments in Farm Credit East, ACA. To obtain a free copy of the CoBank Annual Report to Shareholders, please contact us at one of our offices or by accessing **CoBank.com**.

The accompanying financial statements were prepared under the oversight of the Association's Audit Committee.

Agricultural and Economic Conditions

The U.S. economy enters the second half of 2026 in a position of moderate strength, supported by resilient consumer spending, ongoing business investment, and continued technological innovation. Recent projections from the Federal Reserve indicate that real gross domestic product (GDP) growth is expected to remain near 2.2% in 2026, reflecting a stable expansion rather than an overheating economy.

Inflation remains well above the Fed's target of 2.0%. June inflation rose to 3.5% largely driven by rising energy prices due to the war with Iran. However, even "core" inflation, which excludes volatile food and energy costs, was 2.6%, indicating that prices are rising broadly throughout the economy. This rate of inflation makes Federal Reserve interest rate adjustments uncertain in the near term.

The Association customer base is diverse, spilt between those influenced by the general economy and those by agricultural markets with their own unique drivers. Financial results thus vary substantially by industry sector and then from one company to the next within each sector.

Dairy remains the largest industry sector in the cooperative's portfolio representing 19% of loan volume. First quarter 2026 milk prices declined from the previous year, but markets recovered in the second quarter, and forecasts now suggest that 2026 average milk prices should come in slightly above the 2025 average. Input costs have risen recently, but milk prices as well as high beef prices have supported farm income.

Timber and forest products represent 10% of loan volume. Financial performance in this sector is mixed. Reduced imports of Canadian lumber have put upward pressure on lumber pricing in U.S. markets, benefiting mills and loggers. In contrast, markets for low-grade and pulp wood have been mixed with a limited number of buyers and reduced demand. Hardwood markets have also faced challenges, due to tariffs placed by foreign importing countries and lackluster domestic demand.

Cash field crops represent 9% of loan volume and is a sector facing challenges. Market prices for most row crops are in a multi-year slump, while input costs, particularly for fertilizer, have risen, squeezing producer margins and causing financial losses for many producers.

Other significant industries in the Farm Credit East portfolio include manufacturing, marketing and processing; livestock; nursery and greenhouse; and fruit. These sectors are generally profitable, although there is variation among producers.

Results of Operations

Farm Credit East posted strong financial results for the six months ending June 30, 2026. Net income was $197.1 million, an increase of $14.4 million as compared with the same period in 2025. The following table reflects the key performance results *($ in millions)*.

For the six months ended June 30	2026	2025
Net income	$ 197.1	$ 182.7
Net interest income	$ 223.3	$ 204.7
Net interest margin	3.12%	3.18%
Return on average assets	2.62%	2.74%
Return on average members' equity	14.35%	14.89%

Net Interest Income

Net interest income rose to $223.3 million for the six months ending June 30, 2026, an $18.6 million increase compared to the same period in 2025. This increase was driven by increasing loan volume and a favorable impact of the Association's hedging strategy while short-term borrowing rates remain lower. For further discussion regarding hedging strategy, see Note 6 to the consolidated financial statements "Derivative Instruments and Hedging Activities". Lower interest rate spread and lower net interest margin is attributed to slightly lower customer loan rates driven by the competitive marketplace and financial strength of certain customer segments which warrants lower risk-based pricing. Also, the anticipated movement in short-term indexed rates tied to the Association's loan with CoBank is narrowing interest rate spread.

Information regarding the average daily balances and average rates earned on our portfolio and interest paid on interest bearing liabilities follows:

For the six months ended June 30	2026	2025
Net interest income	$ 223,266	$ 204,706
Average balances:		
Average interest-earning loans	$ 14,425,963	$ 12,966,672
Average interest-bearing liabilities	$ 12,185,516	$ 10,870,315
Average rates:		
Interest-earning loans	6.22%	6.66%
Interest-bearing liabilities	3.80%	4.16%
Interest rate spread	2.42%	2.50%
Net interest margin (net interest income as a percentage of average interest earning loans)	3.12%	3.18%

Noninterest Income

Noninterest income was $70.4 million for the six months ended June 30, 2026, an $8.4 million increase over the same period in 2025. Included in other noninterest income are refunds received for a portion of excess Insurance Fund premiums paid in prior years of $6.9 million and $2.3 million for the six months ended June 30, 2026, and 2025 respectively. These refunds are generally a nonrecurring item and represent the Association's portion of the excess in the System-wide Insurance Fund above the required minimum secure base amount.

Patronage income is a significant part of the Association's noninterest income and totaled $39.4 million, an increase of $2.3 million compared to a year ago. The Association receives patronage income based on its notes payable with CoBank and for loans originated by the Association and sold to CoBank and other Farm Credit entities.

Noninterest income also includes fees for financially related services, compensation on participation loans, and loan fees and other noninterest income. These noninterest income sources totaled $24.1 million for the six months ending June 30, 2026, an increase of $1.5 million from 2025.

Noninterest Expense

Noninterest expenses totaled $81.3 million for the six months ending June 30, 2026, a $8.1 million increase from June 30, 2025. Salaries and employee benefits are the primary component of noninterest expense and totaled $46.3 million for the six months ending June 30, 2026, an increase of $4.4 million or 10.4% compared to the same period a year ago. This increase is primarily due to normal annual salary adjustments along with slightly higher staffing levels.

Information technology services were $16.4 million for the six months ending June 30, 2026, an increase of $1.3 million compared to the same period a year ago. Increased investment in technology aligns with the Association's strategic initiatives to leverage technology for operational excellence, innovation and superior experiences for both customers and employees.

Insurance Fund premiums were $5.8 million for the six months ending June 30, 2026, a $0.6 million increase compared to the same period a year ago. Insurance Fund premium rates are set by the Farm Credit System Insurance Corporation and were ten basis points of adjusted insured debt obligations for the first six months of both 2026 and 2025.

Noninterest expenses also include occupancy and equipment expenses and other operating expenses. These other operating expenses were $12.8 million for the six months ended June 30, 2026, an increase of $1.8 million compared to the same period a year ago. This increase is attributable to various standard operating expenses commonly incurred in business operations.

Loan Portfolio

Loans outstanding reached $14.8 billion at June 30, 2026, an increase of $501.4 million, or 3.5% from December 31, 2025, and a 12.6% growth year over year. The year over year growth was driven by the capital markets business unit which focuses on larger purchased and sold loans with System partners and commercial banks. This portfolio increased $651.5 million or 15.3% as System loan growth overall created higher volume with current customers along with additional purchase loan opportunities. The retail branch marketplaces (traditional farm, forestry and fishing loans) grew $936.6 million year over year, or 12.8% as strong demand for agricultural products continues to benefit our local producers. While we make loans to qualified borrowers in agricultural and rural sectors and to certain related entities, our loan portfolio is also diversified by loan participations purchased and sold, geographic locations served, commodities financed and loan size.

Nonperforming Assets

Nonperforming assets are comprised of nonaccrual loans, loans 90 days past due still accruing interest and other property owned and are presented in the following table:

	June 30, 2026	December 31, 2025
Nonaccrual loans	$ 111,171	$ 113,670
Accruing loans 90 days or more past due	-	126
Other property owned (OPO)	88	94
Total nonperforming assets	$ 111,259	$ 113,890
Nonaccrual loans to total loans	0.75%	0.80%
Nonperforming assets to total loans and OPO	0.75%	0.80%
30+ day delinquencies as a % of total performing loans	0.26%	0.18%

Nonperforming assets decreased $2.6 million during the first six months primarily due to reductions in real estate, agribusiness and rural infrastructure type loans, offset by an increase in production and intermediate term loans. The Association is adequately secured on $46.4 million of the nonaccrual loan volume at June 30, 2026, however, the Association has established specific loan loss allowances of $23.1 million in relation to $64.8 million of the nonaccrual portfolio.

Credit Quality

The Association reviews the credit quality of the loan portfolio on an ongoing basis as part of our risk management practices. Each loan is classified according to the Uniform Classification System (UCS). Overall credit quality remains strong with substandard/doubtful loans at 3.6%, an increase of 120 basis points from a year ago.

The following table presents statistics based on UCS classified as a percentage of total loans.

June 30	2026	2025
Acceptable	91.5%	93.4%
Special mention	4.9	4.2
Substandard/doubtful	3.6	2.4
Total	100.0%	100.0%

To further manage portfolio risk, the Association is a Preferred Lender under the USDA's Farm Service Agency guarantee program and as of June 30, 2026, has loan guarantees totaling $351.5 million. In addition, the Association has loan guarantees with State agencies totaling $31.5 million.

Provision for Credit Losses and Allowance for Credit Losses

The Association monitors the loan portfolio on a regular basis to determine if an increase or decrease to the allowance for credit losses is required. The provision for credit losses reflects the year-to-date change in the Association's estimate of current expected credit losses in the loan portfolio, including unfunded commitments. The allowance for loan losses covers the funded portion of loans outstanding, while the reserve for unfunded commitments covers expected losses on unfunded lending commitments.

For the six months ending June 30, 2026, the Association recorded a $13.3 million provision for credit losses. The provision for credit losses is primarily due to a slight deterioration in credit quality and portfolio loan growth combined with $7.2 million in net charge offs year-to-date. For the six months ending June 30, 2025, Farm Credit East recorded a $9.4 million provision for credit losses.

Information regarding comparative allowance coverage, as a percentage of key loan categories, are presented in the following table:

June 30	2026	2025
Components:		
Allowance for loan losses	$ 102,767	$ 81,498
Reserve for unfunded commitments	10,734	16,811
Allowance for credit losses (ACL)	$ 113,501	$ 98,309
Allowance for loan losses as a percentage of:		
Total loans	0.70%	0.62%
Nonaccrual loans	92.44%	163.12%
Nonperforming assets	92.37%	163.12%

For further discussion regarding the allowance for credit losses, refer to Note 2 to the consolidated financial statements "Loans and Allowance for Credit Losses".

Liquidity and Funding Sources

The Association's primary source of funding is CoBank. Funds are obtained through borrowing on a revolving line of credit governed by a General Financing Agreement. At June 30, 2026, the Association's notes payable to CoBank totaled $12.4 billion.

The line of credit available to the Association is formula-driven based on Association loan volume and credit quality. Because of the funding relationship with CoBank, the Association does not maintain large balances in cash or other liquid investments. Substantially all of the Association's assets are pledged as security to CoBank. The Association is in full compliance with its financing agreement with CoBank and has capacity under the agreement to borrow funds needed to meet anticipated loan demand.

Members' Equity

In conjunction with its annual financial planning process, the Association's Board of Directors reviews and approves a Capitalization Plan. The objective of the plan is to build and maintain adequate capital for continued financial strength and to provide for loan growth necessary to meet customer needs. Members' equity was $2.7 billion at June 30, 2026, and consisted of capital stock and participation certificates of $19.9 million, additional paid in capital of $354.2 million, unallocated retained earnings of $2.4 billion, and accumulated other comprehensive losses of ($28.5) million.

Capital Plan and Regulatory Requirements

The Board of Directors establishes a formal capital adequacy plan that addresses capital goals in relation to risks. The capital adequacy plan assesses the capital level necessary for financial viability and to provide for growth. Our plan is updated annually and approved as part of the Association's annual Business Plan.

Our capital and leverage ratios continue to exceed regulatory minimums. If these capital standards are not met, our regulator, the Farm Credit Administration (FCA) can impose restrictions, including limiting our ability to pay patronage distributions and retire equities. For additional information on Capital Regulations, see Note 4 to the consolidated financial statements "Members' Equity."

Forward-Looking Statements

Certain information included in this report contains forward-looking statements. These statements are not guarantees of future performance and involve certain risks, uncertainties and assumptions that are difficult to predict. Words such as "believes," "could," "estimates," "anticipates," "may," "should," "will," or other variations of these terms or similar expressions are intended to identify forward-looking statements. These statements are based on assumptions and analyses made in light of experience, historical trends, current conditions, and expected future developments. However, actual results and developments may differ materially from our expectations and predictions due to a number of risks and uncertainties, many of which are beyond our control. These risks and uncertainties include, but are not limited to fluctuations in the economy, the relative strengths, and weaknesses in the agricultural credit sectors and in the real estate market, and the actions taken by the Federal Reserve in implementing monetary policy.

Certification

The undersigned certify they have reviewed this report, which has been prepared under the oversight of the Audit Committee and 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. There were no material changes in the internal controls over financial reporting during the six months ending June 30, 2026.

/s/	/s/	/s/
Michael J. Reynolds	Andrew N. Grant	John P. Knopf
Chief Executive Officer	Chief Financial Officer	Chair of the Board

Dated: August 7, 2026

CONSOLIDATED BALANCE SHEETS
(dollars in thousands)

	Unaudited June 30, 2026	December 31, 2025
ASSETS		
Loans	$ 14,757,602	$ 14,256,227
Less: Allowance for credit losses on loans	102,767	96,319
Net loans	14,654,835	14,159,908
Cash	62,890	36,000
Accrued interest receivable	73,314	69,834
Investment in CoBank, ACB	370,683	368,228
Premises and equipment, net	26,595	26,495
Other assets	115,033	152,747
Total Assets	$ 15,303,350	$ 14,813,212
LIABILITIES		
Notes payable to CoBank, ACB	$ 12,385,574	$ 11,928,497
Patronage distributions payable	79,500	145,000
Accrued interest payable	38,756	38,419
Reserve for unfunded commitments	10,734	11,130
Other liabilities	61,697	60,381
Total Liabilities	$ 12,576,261	$ 12,183,427
MEMBERS' EQUITY		
Capital stock and participation certificates	$ 19,894	$ 19,893
Additional paid-in capital	354,163	354,163
Unallocated retained earnings	2,381,539	2,263,907
Accumulated other comprehensive loss	(28,507)	(8,178)
Total Members' Equity	$ 2,727,089	$ 2,629,785
Total Liabilities and Members' Equity	$ 15,303,350	$ 14,813,212

The accompanying notes are an integral part of these statements.

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
(unaudited and dollars in thousands)

	For the three months ended June 30,		For the six months ended June 30,	
	2026	**2025**	**2026**	**2025**
INTEREST INCOME				
Loans	$ 227,116	$ 218,112	$ 447,620	$ 430,607
Other	1,803	1,590	3,658	2,988
Total interest income	228,919	219,702	451,278	433,595
INTEREST EXPENSE				
Notes payable to CoBank, ACB	115,846	115,831	227,996	228,873
Other	9	9	16	16
Total interest expense	115,855	115,840	228,012	228,889
Net interest income	113,064	103,862	223,266	204,706
Provision for credit losses	13,491	4,499	13,303	9,353
Net interest income after provision for credit losses	99,573	99,363	209,963	195,353
NONINTEREST INCOME				
Patronage income	16,698	16,415	39,390	37,055
Financially related services	9,049	9,228	15,897	15,252
Compensation on participation loans, net	1,861	1,548	3,347	2,812
Loan fees and other noninterest income	2,494	2,350	11,813	6,847
Total noninterest income	30,102	29,541	70,447	61,966
NONINTEREST EXPENSE				
Salaries and employee benefits	23,242	20,633	46,260	41,907
Information technology services	8,092	7,718	16,367	15,128
Insurance Fund premiums	2,938	2,670	5,802	5,208
Occupancy and equipment	1,080	945	2,307	2,062
Other noninterest expenses	4,297	3,327	10,556	8,870
Total noninterest expenses	39,649	35,293	81,292	73,175
Income before income taxes	90,026	93,611	199,118	184,144
Provision for income taxes	993	725	1,986	1,451
Net Income	89,033	92,886	197,132	182,693
OTHER COMPREHENSIVE INCOME (LOSS)				
Net change in retirement plan liabilities	183	144	354	284
Net change in cash flow hedges	(10,405)	4,737	(20,683)	13,734
Other Comprehensive Income (Loss)	(10,222)	4,881	(20,329)	14,018
Comprehensive Income	$ 78,811	$ 97,767	$ 176,803	$ 196,711

The accompanying notes are an integral part of these statements.

CONSOLIDATED STATEMENTS OF CHANGES IN MEMBERS' EQUITY

(unaudited and dollars in thousands)

	Capital Stock an Participation Certificates	Additional Paid-in-Capital	Unallocated Retained Earnings	Accumulated Other Comprehensive (Loss)	Total Members' Equity
Balance at December 31, 2024	$ 19,481	$ 354,163	$ 2,042,072	$ (29,064)	$ 2,386,652
Comprehensive income	-	-	182,693	14,018	196,711
Capital stock and participation certificates issued	771	-	-	-	771
Capital stock and participation certificates retired	(512)	-	-	-	(512)
Patronage distributions payable	-	-	(70,000)	-	(70,000)
Balance at June 30, 2025	$ 19,740	$ 354,163	$ 2,154,765	$ (15,046)	$ 2,513,622
Balance at December 31, 2025	$ 19,893	$ 354,163	$ 2,263,907	$ (8,178)	$ 2,629,785
Comprehensive income	-	-	197,132	(20,329)	176,803
Capital stock and participation certificates issued	676	-	-	-	676
Capital stock and participation certificates retired	(675)	-	-	-	(675)
Patronage distributions payable	-	-	(79,500)	-	(79,500)
Balance at June 30, 2026	$ 19,894	$ 354,163	$ 2,381,539	$ (28,507)	$ 2,727,089

The accompanying notes are an integral part of these statements.

Notes to Consolidated Financial Statements

(unaudited and dollars in thousands except as noted)

NOTE 1 – Organization and Significant Accounting Policies

Farm Credit East, ACA (the Association or ACA) and its subsidiaries are part of the Farm Credit System. A description of the organization and operations of the Association, the significant accounting policies followed, and the financial condition and results of operations as of and for the year ended December 31, 2025, are contained in the 2025 Annual Report to Shareholders (Annual Report). These unaudited second quarter 2026 financial statements should be read in conjunction with the 2025 Annual Report to Shareholders.

The accompanying unaudited financial statements have been prepared in accordance with accounting principles generally accepted in the U.S. (GAAP) for interim financial information. Certain disclosures included in the annual financial statements have been condensed or omitted from these financial statements as they are not required for interim financial statements under GAAP and the rules of the Farm Credit Administration (FCA). This Report should be read in conjunction with the audited financial statements as of and for the year ended December 31, 2025, as contained in the 2025 Annual Report to Shareholders.

In the opinion of management, the unaudited financial information is complete and reflects all adjustments, consisting of normal recurring adjustments, necessary for a fair statement of results for the interim periods. The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. The results of operations for interim periods are not necessarily indicative of the results to be expected for the full year ending December 31, 2026. Descriptions of the significant accounting policies are included in the 2025 Annual Report to Shareholders. In the opinion of management, these policies and the presentation of the interim financial condition and results of operations conform to GAAP and prevailing practices within the banking industry.

Recently issued or adopted Accounting Pronouncements

In December 2025, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2025-11 Interim Reporting (Topic 270): Narrow-Scope Improvements. The update provides narrow-scope improvements to interim reporting guidance (ASC 270) to enhance clarity, navigability and completeness of interim financial statements and disclosures, without fundamentally changing reporting requirements. Key changes include clarifying who is subject to ASC 270, adding comprehensive lists of required disclosures from other Codification topics, and establishing a principle to disclose events since the end of the last annual reporting period that have a material impact on the entity. The standard is effective for public business entities for interim reporting periods within annual reporting periods beginning after December 15, 2027, and for other entities after December 15, 2028, with early adoption permitted. The Association is currently evaluating the potential impact of adoption on the Association’s financial condition, results of operations and cash flows.

In November 2025, the FASB issued ASU 2025-09 Derivatives and Hedging (Topic 815): Hedge Accounting Improvements. The amendment simplifies hedge accounting by allowing broader grouping of forecasted transactions with "similar risk exposure" (not identical), provides a new model for hedging "choose-your-rate" debt, expanding nonfinancial component hedging, and clarifying the use of net written options as instruments, aiming to reduce complexity and better align accounting with actual risk management. The standard is effective for public business entities for annual periods (including interim periods within those annual periods) starting after December 15, 2026, and for other entities a year later (after December 15, 2027), with early adoption permitted. The Association is currently evaluating the potential impact of adoption on the Association's financial condition, results of operations and cash flows.

In November 2025, the FASB issued ASU 2025-08 Financial Instruments - Credit Losses (Topic 326) - Purchased Loans. The amendment simplifies accounting for purchased loans by expanding the "gross-up" method to "purchased seasoned loans" (PSLs). This eliminates the Day 1 credit loss expense for most acquired loans, improves comparability and reduces earnings volatility by creating a more consistent accounting approach similar to that used for previously purchased credit-deteriorated (PCD) loans. The standard is effective for annual periods beginning after December 15, 2026, including interim periods within those years. Early adoption is permitted. The Association is currently evaluating the potential impact of adoption on the Association's financial condition, results of operations and cash flows.

In September 2025, the FASB issued ASU 2025-07 Derivatives and Hedging and Revenue from Contracts with Customers. The amendment: (1) updates the accounting rules for businesses by providing a scope exception for certain derivative contracts that are based on operations or activities specific to one of the parties, and (2) clarifies that the revenue guidance in ASC 606 applies to share-based noncash consideration received from customers. The standard is effective for annual periods starting after December 15, 2026, with early adoption permitted. The Association is currently evaluating the potential impact of adoption on the Association’s financial condition, results of operations and cash flows.

In September 2025, the FASB issued ASU 2025-06 Intangibles – Goodwill and Other – Internal-Use Software (Subtopic 350-40): Targeted Improvements to the Accounting for Internal-Use Software. The amendment introduces several key changes: (1) eliminates the stage-based rules for capitalization, (2) replaces these rules with a principles-based framework where capitalization occurs when management has authorized and committed to funding, and it is probable that the project will be completed and the software used as intended, (3) clarifies website developments costs and (4) modifies the disclosure requirements for capitalized software costs. The standard is effective for annual periods starting after December 15, 2027, with early adoption permitted as of the beginning of any annual reporting period. The Association is currently evaluating the potential impact of adoption on the Association’s financial condition, results of operations and cash flows.

In December 2023, the FASB issued ASU 2023-09 - Income Taxes: Improvements to Income Tax Disclosures. The amendments in this standard require more transparency about income tax information through improvements to income tax disclosures primarily related to the rate reconciliation and income taxes paid information. The amendments in this standard require qualitative disclosure about specific categories of reconciling items and individual jurisdictions that result in a significant difference between the statutory tax rate and the effective tax rate. The amendments are effective for annual periods beginning after December 15, 2025. The adoption of this guidance is not expected to have a material impact on the Association’s financial condition, results of operations or cash flows but will impact the income tax disclosures.

NOTE 2 – Loans and Allowance for Credit Losses

Loans Outstanding

Loans outstanding by loan type are shown below.

	June 30, 2026		December 31, 2025	
Real estate mortgage	$ 5,203,536	35.3%	$ 5,127,014	36.0%
Production and intermediate term	4,947,089	33.5	4,784,408	33.6
Agribusiness	3,564,703	24.2	3,382,077	23.7
Rural infrastructure	874,735	5.9	797,128	5.6
Rural residential real estate	124,224	0.8	117,076	0.8
Other	43,315	0.3	48,524	0.3
Total	$ 14,757,602	100.0%	$ 14,256,227	100.0%

Credit Quality

One credit quality indicator the Association utilizes is the Farm Credit Administration Uniform Loan Classification System that categorizes loans into five categories. The categories are defined as follows:

- Acceptable – assets are expected to be fully collectible and represent the highest quality,
- Other assets especially mentioned (OAEM) – assets are currently collectible but exhibit some potential weakness,

- Substandard – assets exhibit some serious weakness in repayment capacity, equity, and/or collateral pledged on the loan,
- Doubtful – assets exhibit similar weaknesses to substandard assets; however, doubtful assets have additional weaknesses in existing factors, conditions and values that make collection in full highly questionable, and
- Loss – assets are considered uncollectible.

The following tables show loans classified under the FCA Uniform Loan Classification System as a percentage of total loans by loan type.

June 30, 2026	Acceptable	OAEM	Substandard /Doubtful	Total
Real estate mortgage	33.2%	1.0%	1.1%	35.3%
Production and intermediate term	30.8	1.4	1.3	33.5
Agribusiness	21.0	2.1	1.1	24.2
Rural infrastructure	5.4	0.4	0.1	5.9
Rural residential real estate	0.8	-	-	0.8
Other	0.3	-	-	0.3
Total	91.5%	4.9%	3.6%	100.0%

December 31, 2025	Acceptable	OAEM	Substandard /Doubtful	Total
Real estate mortgage	34.1%	0.8%	1.1%	36.0%
Production and intermediate term	31.2	1.3	1.0	33.5
Agribusiness	21.7	1.4	0.7	23.8
Rural infrastructure	5.2	0.3	0.1	5.6
Rural residential real estate	0.8	-	-	0.8
Other	0.3	-	-	0.3
Total	93.3%	3.8%	2.9%	100.0%

Accrued interest receivable on loans of $73.3 million and $69.8 million at June 30, 2026, and December 31, 2025, respectively, have been excluded from the amortized cost of loans and reported separately in the Consolidated Balance Sheets. The Association wrote off accrued interest receivable of $0.2 million and $0.4 million for the six months ended June 30, 2026, and 2025 respectively.

The following table reflects nonperforming assets, which consist of nonaccrual loans, accruing loans 90 days or more past due and other property owned and related credit quality statistics.

	June 30, 2026	December 31, 2025
Nonaccrual loans		
Real estate mortgage	$ 36,404	$ 39,245
Production and intermediate term	37,119	31,836
Agribusiness	25,868	27,856
Rural infrastructure	11,780	14,415
Rural residential real estate	-	318
Total nonaccrual loans	$ 111,171	$ 113,670
Accruing loans 90 days or more past due:		
Production and intermediate term	$ -	$ 126
Total accruing loans 90 days or more past due	$ -	$ 126
Total nonperforming loans	$ 111,171	$ 113,796
Other property owned (OPO)	88	94
Total nonperforming assets	$ 111,259	$ 113,890
Nonaccrual loans to total loans	0.75%	0.80%
Nonperforming assets to total loans and OPO	0.75%	0.80%
Nonperforming assets as a percentage of capital	4.08%	4.33%

The following table provides the amortized cost for nonaccrual loans with and without a related allowance for loan losses, as well as interest income recognized on nonaccrual loans during the period:

	June 30, 2026			For the six months Ended June 30, 2026
	Amortized Cost with Allowance	Amortized Cost without Allowance	Total	Interest Income Recognized
Nonaccrual Loans:				
Real estate mortgage	$ 6,584	$ 29,820	$ 36,404	$ 1,154
Production and intermediate term	21,852	15,267	37,119	163
Agribusiness	25,348	520	25,868	102
Rural infrastructure	10,966	814	11,780	-
Rural residential real estate	-	-	-	63
Total	$ 64,750	$ 46,421	$ 111,171	$ 1,482

The Association has established specific loan loss allowances of $23.1 million in relation to the $64.8 million nonaccrual portfolio.

	December 31, 2025			For the twelve months Ended December 31, 2025
	Amortized Cost with Allowance	Amortized Cost without Allowance	Total	Interest Income Recognized
Nonaccrual Loans:				
Real estate mortgage	$ 9,955	$ 29,290	$ 39,245	$ 1,547
Production and intermediate term	15,048	16,788	31,836	89
Agribusiness	25,891	1,965	27,856	(174)
Rural infrastructure	13,295	1,120	14,415	-
Rural residential real estate	-	318	318	2
Total	$ 64,189	$ 49,481	$ 113,670	$ 1,464

The Association had established specific loan loss allowances of $22.9 million in relation to the $64.2 million nonaccrual portfolio as of December 31, 2025.

Loan Delinquencies

The following tables provide an aging of past due loans at amortized cost by loan type:

June 30, 2026	30-89 Days Past Due	90 Days or More Past Due	Total Past Due	Current	Total Loans	Accruing Loans 90 Days or More Past Due
Real estate mortgage	$ 11,224	$ 17,218	$ 28,442	$ 5,175,094	$ 5,203,536	$ -
Production and intermediate term	25,699	13,098	38,797	4,908,292	4,947,089	-
Agribusiness	11,180	8,866	20,046	3,544,657	3,564,703	-
Rural infrastructure	-	6,899	6,899	867,836	874,735	-
Rural residential real estate	106	-	106	124,118	124,224	-
Other	-	-	-	43,315	43,315	-
Total	$ 48,209	$ 46,081	$ 94,290	$ 14,663,312	$ 14,757,602	$ -

December 31, 2025	30-89 Days Past Due	90 Days or More Past Due	Total Past Due	Current	Total Loans	Accruing Loans 90 Days or More Past Due
Real estate mortgage	$ 12,135	$ 17,461	$ 29,596	$ 5,097,418	$ 5,127,014	$ -
Production and intermediate term	11,473	18,869	30,342	4,754,066	4,784,408	126
Agribusiness	2,605	5,757	8,362	3,373,715	3,382,077	-
Rural infrastructure	4,373	4,478	8,851	788,277	797,128	-
Rural residential real estate	204	-	204	116,872	117,076	-
Other	-	-	-	48,524	48,524	-
Total	$ 30,790	$ 46,565	$ 77,355	$ 14,178,872	$ 14,256,227	$ 126

Allowance for Credit Losses

The credit risk rating methodology is a key component of the Association's allowance for credit losses evaluation and is generally incorporated into the Association's loan underwriting guidelines and internal lending limits. In addition, customer and commodity concentration lending limits have been established by the Association to manage credit exposure.

A summary of changes in the allowance for credit losses by loan type are as follows.

June 30, 2026	Real Estate Mortgage	Production and Intermediate	Agribusiness	Rural infrastructure	Rural Residential Real Estate	Other	Total
Allowance for Credit Losses on Loans							
Beginning balance	$ 23,415	$ 37,375	$ 27,344	$ 7,204	$ 971	$ 10	$ 96,319
Charge-offs	(79)	(2,971)	(2,464)	(2,026)	-	-	(7,540)
Recoveries	5	241	41	-	2	-	289
Provision (reversal) for credit losses	2,176	2,624	8,868	(57)	84	4	13,699
Ending balance	$ 25,517	$ 37,269	$ 33,789	$ 5,121	$ 1,057	$ 14	$ 102,767
Reserve for Unfunded Commitments							
Beginning balance	$ 890	$ 3,514	$ 5,804	$ 825	$ 62	$ 35	$ 11,130
Provision (reversal) for credit losses	(151)	107	(305)	(97)	(3)	53	(396)
Ending balance	$ 739	$ 3,621	$ 5,499	$ 728	$ 59	$ 88	$ 10,734
Total Allowance for Credit Losses	$ 26,256	$ 40,890	$ 39,288	$ 5,849	$ 1,116	$ 102	$ 113,501

December 31, 2025	Real Estate Mortgage	Production and Intermediate	Agribusiness	Rural infrastructure	Rural Residential Real Estate	Other	Total
Allowance for Credit Losses on Loans							
Beginning balance	$ 20,981	$ 25,633	$ 27,945	$ 2,898	$ 775	$ 40	$ 78,272
Charge-offs	(487)	(8,542)	(1,251)	-	-	-	(10,280)
Recoveries	2	539	192	-	1	-	734
Provision for credit losses	2,919	19,745	458	4,306	195	(30)	27,593
Ending balance	$ 23,415	$ 37,375	$ 27,344	$ 7,204	$ 971	$ 10	$ 96,319
Reserve for Unfunded Commitments							
Beginning balance	$ 771	$ 4,772	$ 8,407	$ 494	$ 39	$ 216	$ 14,699
Provision for credit losses	119	(1,258)	(2,603)	331	23	(181)	(3,569)
Ending balance	$ 890	$ 3,514	$ 5,804	$ 825	$ 62	$ 35	$ 11,130
Total Allowance for Credit Losses	$ 24,305	$ 40,889	$ 33,148	$ 8,029	$ 1,033	$ 45	$ 107,449

Discussion of Changes in Allowance for Credit Losses

The allowance for credit losses was $113.5 million at June 30, 2026, and $107.4 million at December 31, 2025. The increase in allowance is primarily due to a slight deterioration in credit quality and portfolio loan growth offset by $7.2 million in net charge-offs.

NOTE 3 – Other Assets and Other Liabilities

A summary of other assets and other liabilities follows.

	June 30, 2026	December 31, 2025
Other Assets:		
Patronage receivable from CoBank	$ 32,405	$ 65,731
Investments	41,527	41,509
Accounts receivable	4,158	4,092
Derivative assets	1,235	10,677
Linked deposit program, net	21,955	18,057
Other	13,753	12,681
Total	$ 115,033	$ 152,747

	June 30, 2026	December 31, 2025
Other Liabilities:		
Pension and other postretirement liabilities	$ 6,178	$ 5,430
Accrued salaries and employee benefits	15,704	21,647
Accounts payable	13,476	19,069
Derivative liabilities	12,172	931
Other	14,167	13,304
Total	$ 61,697	$ 60,381

Linked Deposit Program

Farm Credit East participates in state-sponsored Linked Deposit Programs (LDPs) administered by the State of New York and the State of Maine. Under these programs, the Association purchases U.S. Treasury securities and simultaneously enters into master repurchase agreements (MRAs) with the respective state agencies. The MRAs require the Association to repurchase the securities at stated dates. In accordance with ASC 860, *Transfers and Servicing*, these arrangements are accounted for as secured borrowings, and the associated securities continue to be reported as assets of the Association. The contractual maturity date of the MRAs vary by transaction and does not exceed a 4-year term.

At June 30, 2026, the gross amount of U.S. Treasury securities pledged under the LDP was approximately $262.3 million, and the related gross repurchase obligations totaled approximately $219.5 million. The carrying value of the U.S. Treasury securities approximates fair value as of June 30, 2026. The U.S. Treasury securities are classified within level 1 as their fair value is readily observable in the marketplace. Because the MRAs provide a legally enforceable right of setoff, and the Association has the intent to either settle the related amounts on a net basis or to settle them simultaneously, the related assets and liabilities are presented on a net basis within Other Assets in the Consolidated Balance Sheets in accordance with ASC 210-20, *Balance Sheet — Offsetting*.

The securities pledged under the program consist solely of U.S. Treasury securities that fully collateralize the repurchase obligations. The MRAs include close-out netting provisions under which all transactions with each counterparty are treated as a single arrangement in the event of default, thereby allowing the Association to settle the amounts due on a net basis. No collateral is received from counterparties. After giving effect to the master netting arrangements, the Association's exposure is limited to the net amount recorded on the Consolidated Statements of Condition.

The following table provides a summary of the linked deposit program offsetting.

	June 30, 2026	December 31, 2025
Linked Deposit Program:		
Gross collateral	$ 262,344	$ 254,246
Gross repurchase agreements	(219,519)	(212,598)
Amount subject to netting	42,825	41,648
Less: discount	(20,870)	(23,591)
Linked deposit program, net	$ 21,955	$ 18,057

NOTE 4 – Members' Equity

Capital Stock and Participation Certificates

In accordance with the Farm Credit Act, and the Association's capitalization Bylaws and Capitalization Plan, each Association borrower, as a condition of borrowing, is required at the time the loan is made, to invest in Class B stock for agricultural loans or Class B participation certificates for country home and farm related business loans. Association Bylaws require that borrowers acquire capital stock or participation certificates, as a condition of borrowing, at least the lesser of $1,000 or 2% of the amount of the loan, and not more than 10% of the amount of the loan.

Pursuant to the Association Capitalization Plan, the Association Board has determined that Class B stock and Class B participation certificates shall be issued as follows:

For all loans (except where indicated below) Class B stock and Class B participation certificates shall be issued equal to one thousand dollars per customer as a condition of borrowing from this Association. For purposes of borrower stock, a customer is defined as the primary borrower on a loan. The intent of this policy is for each primary customer to have one thousand dollars of stock, regardless of the number of loans or balance on those loans to that customer. Stock shall be purchased at the beginning of a customer's relationship and will not be retired until all loans to that customer are paid in full and there are no funds available for advances.

Exceptions to this policy are:

- At the time of the Farm Credit East mergers (in 2010, 2014 and 2022), certain customers with less than one thousand dollars of stock were "grandfathered" at the stock level at conversion. Grandfathered customer stock will be frozen at converted levels until all loans are repaid, at which time the stock will be retired, or increased to one thousand dollars at the time of a future advance or credit action.
- Certain small borrowers (customers with total commitment less than ten thousand dollars initially) will be issued at 10% of the initial commitment, consistent with by-law limitations
- Certain interests in loans sold to other financial institutions
- Loans to be sold into the secondary market

The borrower acquires ownership of the capital stock or participation certificates at the time the loan is made but usually does not make a cash investment. The aggregate par value is added to the principal amount of the related loan obligation. The Association retains a first lien on the stock or participation certificates owned by borrowers. Retirement of such equities will generally be at the lower of par or book value, and repayment of a loan does not automatically result in retirement of the corresponding stock or participation certificates. All stock and participation certificates are retired at the discretion of the Association's Board of Directors after considering the capitalization plan as well as regulatory and other requirements.

Regulatory Capitalization Requirements

The FCA sets minimum regulatory capital requirements for Banks and Associations. At June 30, 2026, the Association's capital and leverage ratios exceeded regulatory minimums as shown in the following table.

June 30	2026	2025	FCA Minimum with Buffer
Common Equity Tier 1 Capital (CET1)	15.06%	15.42%	7.00%
Tier 1 Capital	15.06%	15.42%	8.50%
Total Capital	15.72%	16.10%	10.50%
Tier 1 Leverage	16.37%	16.75%	5.00%
UREE Leverage	16.24%	16.60%	1.50%
Permanent Capital	14.99%	15.34%	7.00%

Patronage Distribution

In December 2025, the Board of Directors approved a patronage resolution. This resolution will allow the Association to pay a patronage refund on 2026 income provided the capital goals and earnings for the Association are achieved. The patronage program is described more fully in the 2025 Annual Report to Shareholders.

Accumulated Other Comprehensive Income (Loss)

The Association reports accumulated other comprehensive income (loss) as a component of members' equity. Other comprehensive income (loss) refers to revenue, expenses, gains and losses that under GAAP are reported as an element of members' equity and comprehensive income but excluded from net income. Other comprehensive income (loss) results from the recognition of the retirement plans net unamortized gains and losses and prior service costs or credits of ($17.6) million and ($17.9) million at June 30, 2026, and at December 31, 2025, respectively. Also included in accumulated other comprehensive income/loss is the unrealized holding gain or (loss) on cash flow derivatives of ($10.9) million and $9.7 million at June 30, 2026, and December 31, 2025, respectively. There are no other items affecting comprehensive income or loss.

NOTE 5 – Fair Value Measurements

Accounting guidance defines fair value as the exchange price that would be received for an asset or paid to transfer a liability in an orderly transaction between market participants in the principal or most advantageous market for the asset or liability. The fair value measurement is not an indication of liquidity. See Note 2 and Note 15 to the 2025 Annual Report to Shareholders for additional information.

Assets and liabilities measured at fair value on a recurring basis at period end for each of the fair value hierarchy values are summarized below:

	Fair Value Measurement Using			
	Level 1	Level 2	Level 3	Total Fair Value
Assets:				
June 30, 2026				
Derivative assets	$ -	$ 1,235	$ -	$ 1,235
Assets held in trust	$ 10,921	$ -	$ -	$ 10,921
Rural business investment companies	$ -	$ -	$ 6,316	$ 6,316
December 31, 2025				
Derivative assets	$ -	$ 10,677	$ -	$ 10,677
Assets held in trust	$ 10,324	$ -	$ -	$ 10,324
Rural business investment companies	$ -	$ -	$ 6,777	$ 6,777
Liabilities:				
June 30, 2026				
Derivative liabilities	$ -	$ 12,172	$ -	$ 12,172
December 31, 2025				
Derivative liabilities	$ -	$ 931	$ -	$ 931

Assets measured at fair value on a non-recurring basis at period end for each of the fair value hierarchy values are summarized below:

	Fair Value Measurement Using			
	Level 1	Level 2	Level 3	Total Fair Value
Assets:				
June 30, 2026				
Nonaccrual loans	$ -	$ -	$ 88,076	$ 88,076
Other owned property	$ -	$ -	$ 104	$ 104
December 31, 2025				
Nonaccrual loans	$ -	$ -	$ 90,756	$ 90,756
Other owned property	$ -	$ -	$ 110	$ 110

Financial assets and financial liabilities measured at carrying amounts and not measured at fair value on the Balance Sheet for each of the fair value hierarchy values are summarized below:

	June 30, 2026			December 31, 2025		
	Carrying Amount	Fair Value	Fair Value Hierarchy	Carrying Amount	Fair Value	Fair Value Hierarchy
Financial assets:						
Loans, net	$ 14,654,835	$ 14,352,170	Level 3	$ 14,159,908	$ 13,998,441	Level 3
Cash	$ 62,890	$ 62,890	Level 1	$ 36,000	$ 36,000	Level 1
Financial liabilities:						
Notes payable to ACB	$ 12,385,574	$ 12,151,288	Level 3	$ 11,928,497	$ 11,740,135	Level 3

Valuation Techniques

As more fully discussed in Note 2 to the 2025 Annual Report to Shareholders, accounting guidance establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value.

NOTE 6 – Derivative Instruments and Hedging Activities

Uses of Derivatives

The Association enters into interest rate swaps to stabilize net interest income on variable priced loan assets, to the extent they are funded with equity. Under interest rate swap arrangements, the Association agrees with other parties (CoBank) to exchange, at specified intervals, payment streams calculated on a specified notional principal amount, with at least one stream based on a specified floating rate index. The Association's interest-earning assets, to the degree they are funded with debt, are matched with similarly priced and termed liabilities. Volatility in net interest income comes from equity funded variable priced assets. To the degree that variable priced assets are funded with equity, interest rate swaps in which the Association pays the floating rate and receives the fixed rate (receive fixed swaps) are used to reduce the impact of market fluctuations on the Association's net interest income.

The notional amounts of derivatives are shown in the following table:

	June 30, 2026	December 31, 2025
Interest rate contracts	$ 1,945,000	$ 2,000,000

Accounting for Derivative Instruments and Hedging Activities

The Association records derivatives as assets and liabilities at their fair value in the consolidated balance sheets and records changes in the fair value of a derivative in accumulated other comprehensive income (loss). The Association only enters into cash flow hedge transactions.

Cash Flow Hedges

The Association uses "receive fixed/pay variable" interest rate swaps to hedge the risk of overall changes in the cash flows of an asset. The asset is defined as a pool of long-term variable rate loans equal to the notional amount of the swaps and not exceeding the Association's equity position. These swaps, which qualify for hedge accounting, have up to a six-year term, with a pay rate indexed to a SOFR.

Summary of Derivative Instruments and Hedging Activities

A summary of the impact of derivative financial instruments in the consolidated balance sheets is shown in the following table:

	Derivative Assets (1)	Derivative Liabilities (2)
June 30, 2026		
Interest rate contracts	$ 1,235	$ 12,172
December 31, 2025		
Interest rate contracts	$ 10,677	$ 931

(1) Derivative assets are included in other assets in the consolidated balance sheets
(2) Derivative liabilities are included in other liabilities in the consolidated balance sheets

A summary of the impact of derivative financial instruments in the consolidated statements of comprehensive income is shown in the following tables:

	Net Amount of Gain or (Loss) Recognized in Income on Derivatives (1)	
June 30	**2026**	**2025**
Interest rate contracts	$ 1,031	$ (5,205)

(1) Located in interest expense in the consolidated statements of income for each of the respective periods presented.

	Amount of Gain (Loss) Recognized in Accumulated Other Comprehensive Income (Loss) on Derivatives	
June 30	**2026**	**2025**
Interest rate contracts	$ (20,683)	$ 13,734

Counterparty Credit Risk

The Association is exposed to credit loss in the event of nonperformance by other parties to the interest rate swap agreement. If a counterparty fails to fulfill its performance obligations under a derivative contract, the Association's credit risk will equal the fair value gain in a derivative. The Association minimizes the credit (or repayment) risk by only entering into transactions with CoBank, its funding bank and are collateralized through loan agreements. Notwithstanding collateral and netting provisions, our derivative assets and liabilities are not offset in the accompanying consolidated balance sheets.

NOTE 7 – Subsequent Events

The Association has evaluated subsequent events through August 7, 2026, which is the date the financial statements were issued or available to be issued. No subsequent event items met the criteria for disclosure.

Senior Officers

Michael J. Reynolds	President and Chief Executive Officer
Dario G. Arezzo	Executive Vice President and Chief Financial Services Officer
Briana S. Beebe	Executive Vice President and Chief Operating Officer
Janice P. Bitter	Executive Vice President and Chief Communications Officer
Rella M. Getty	Senior Vice President and Customer Experience Leader
Alena C. Gfeller	Executive Vice President, General Counsel and Corporate Secretary
Andrew N. Grant	Executive Vice President and Chief Financial Officer
Ryan S. Hrobuchak	Executive Vice President and Chief Risk Officer
William P. Kohler	Executive Vice President and Chief Information Officer
Daniel A. Nicholson	Senior Vice President and Chief Audit Executive
David H. Pugh	Executive Vice President and Chief Lending Officer
Morgan G. Rilling	Executive Vice President and Credit Underwriting & Administration Leader

Board of Directors

John P. Knopf, Chair	Elected	Dairy	Canandaigua, NY
LouAnne F. King, Vice Chair	Elected	Dairy	Madrid, NY
Christopher C. Cebula	Appointed	At Large	Honeoye Falls, NY
James V. Crane	Elected	Potato	Exeter, ME
Laurie K. Griffen	Elected	Sod	Stillwater, NY
Philip J. Jones	Elected	Ag Retail	Shelton, CT
John C. Kelder[1]	Appointed	Customer	Kerhonkson, NY
Brett D. Kreher	Elected	Poultry & Eggs	Clarence, NY
Joseph W. McWatters	Appointed	At Large	Hamburg, NY
James A. Robbins II	Elected	Forestry	Searsmont, ME
Douglas W. Shelmidine	Elected	Dairy	Adams, NY
Kyle Thygesen	Elected	Dairy	Tunbridge, VT
Peter H. Triandafillou	Appointed	Customer	Orono, ME
Joel R. Viereck	Elected	Vegetable	Woolwich, NJ
Terry R. Zittel	Elected	Vegetables	Eden, NY

[1] Effective April 28, 2026, the board appointed John Kelder to fill a Central Region seat vacated following Amy Walker-Bailey's resignation from the board.

MAIN OFFICE
240 South Road
Enfield, CT 06082
800.562.2235
860.741.4380

LOCAL OFFICES

Auburn, ME
615 Minot Avenue
Auburn, ME 04210
800.831.4230
207.784.0193

Batavia, NY
4363 Federal Drive
Batavia, NY 14020
800.929.1350
585.815.1900

Bedford, NH
2 Constitution Drive
Bedford, NH 03110
800.825.3252
603.472.3554

Bridgeton, NJ
29 Landis Avenue
Bridgeton, NJ 08302
800.219.9179
856.451.0933

Burrville, NY
25417 NYS Route 12
Watertown, NY 13601
800.626.3276
315.782.6050

Claverack, NY
190 State Route 9H
Hudson, NY 12534
800.362.4404
518.851.3313

Cooperstown, NY
7397 State Highway 80
Cooperstown, NY 13326
800.762.3276
607.282.3002

Cortland, NY
One Technology Place
Homer, NY 13077
800.392.3276
607.749.7177

Country Living
7397 State Highway 80
Cooperstown, NY 13326
800.762.3276
607.282.3002

Crop Growers
One Technology Place
Homer, NY 13077
800.234.7012

Dayville, CT
785 Hartford Pike
Dayville, CT 06241
800.327.6785
860.774.0717

Derby, VT
250 Commerce Way
Newport, VT 05855
(Mailing)
Derby, VT 05829 (Physical)
800.370.2738
802.334.8050

Enfield, CT
240 South Road
Enfield, CT 06082
800.562.2235
860.741.4380

Flemington, NJ
9 County Road 618
Lebanon, NJ 08833
800.787.3276
908.782.5215

Geneva, NY
1450 Route 14
Phelps, NY 14532
800.929.7102
315.781.7100

Greenwich, NY
394 State Route 29
Greenwich, NY 12834
800.234.0269
518.692.0269

Hornell, NY
1155 Airport Road
Hornell, NY 14843
800.929.2025
607.324.2020

Mayville, NY
28 E. Chautauqua
Mayville, NY 14757
800.929.2144
716.451.1063

Middleboro, MA
67 Bedford Street
Middleboro, MA 02346
800.946.0506
508.946.4455

Middlebury, VT
320 Exchange St.
Middlebury, VT 05753
800.545.1169
802.388.2692

Potsdam, NY
One Pioneer Drive
Potsdam, NY 13676
800.295.8431
315.265.8452

Presque Isle, ME
26 Rice Street
Presque Isle, ME 04769
800.831.4640
207.764.6431

Riverhead, NY
1281 Route 58
Riverhead, NY 11901
800.890.3028
631.727.2188

St. Albans, VT
130 Upper Welden St.
P.O. Box 240
St. Albans, VT 05478
800.545.1097
802.524.2938

White River Jct., VT
52 Farmvu Dr.
White River Jct., VT 05001
800.370.3276
802.295.3670