

FINANCIAL PARTNER

BUSINESS INSIGHTS FOR HIGHER YIELDS



FARM CREDIT EAST

FarmCreditEast.com



STEERING CLEAR OF SCAMS

FALL 2020

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Farm Credit East's Customer Assistance Program

As a customer-owned cooperative, Farm Credit East is committed to providing the services and resources that our members need. That is why we offer a customer assistance program at no cost to you. Farm Credit East customers, family members and employees may access the services of ESI Group by calling 800-252-4555 or visiting theEAP.com. This service, the same that is available to Farm Credit East employees, has a wide range of HR, legal, financial and personal wellness resources available. To use this complimentary service, just indicate that you are a Farm Credit East customer.

Learn more: FarmCreditEast.com/CAP

FarmStart Surpasses \$15 Million in Investments to Startup Agricultural Ventures

Farm Credit's FarmStart program is pleased to announce that it has invested more than \$15 million in beginning farmers' businesses. FarmStart is a unique program that invests working capital of up to \$75,000 in Northeast agricultural, fishing and forest products ventures showing promise of success.

“*Farm Credit East has a long-term commitment of helping individuals get started in farming, forest products and commercial fishing. Surpassing \$15 million in FarmStart investments indicates the continued interest of young entrepreneurs to enter the industry, and we're pleased to provide the capital and support these new businesses need to get started.*”

– Mike Reynolds, Farm Credit East CEO

FarmStart, LLP is a joint initiative of Farm Credit East, Yankee Farm Credit and CoBank to fulfill Farm Credit's long-term commitment to support a vibrant, entrepreneurial northeast agricultural community. Since the first investment approved in August 2006, FarmStart has invested in more than 300 entrepreneurial startups throughout the Northeast.

Learn more: FarmCreditEast.com/FarmStart

FFA Student Scholarship

As part of Farm Credit East's commitment to supporting the next generation of agriculture, commercial fishing and forest products industry leaders, we offer a scholarship for students involved in The National FFA Organization to support their Supervised Agricultural Experience (SAE) or educational opportunities within the agriculture, commercial fishing or forest products industries.

Qualified students have a strong SAE and understand their project's impact on their future career in an agriculturally related field. This scholarship is awarded semi-annually, with four \$500 scholarships awarded each cycle.

Apply: FarmCreditEast.com/FFA

Deadline: December 31, 2020

Mike Reynolds, CEO, *Farm Credit East*



BEST LAID PLANS

I'm sure many of you have heard Benjamin Franklin's famed advice, *"those who fail to plan are planning to fail."* Last fall, as incoming CEO, I traveled across the region visiting with many of you during our annual customer appreciation meetings and I laid out my plan for the cooperative. A year later, if there's one thing I've learned during my first year in this role, it's that a good plan incorporates flexibility and the ability to quickly change course.

This is a skill so many Northeast producers understand as you manage your business around market fluctuations and unpredictable weather. However, 2020 has been a year that none of us could have planned for. These unprecedented times have exposed vulnerabilities in our businesses and also presented unique opportunities.

Here at Farm Credit East, we were fortunate to have the infrastructure in place to quickly pivot to virtual service, relatively uninterrupted. However, we also discovered gaps in our processes and opportunities to enhance the customer experience and reach new customers.

We were already planning to enhance our digital presence, but the pandemic has only underscored the need for a robust platform. In August, the Farm Credit East board approved this strategic initiative which, over the next several years, will focus on providing an optimal experience for our customers.


While the vision for the cooperative I outlined last fall hasn't changed, our plan to achieve that vision has evolved, and will continue to evolve — as any good plan will — to ensure it is delivering on our customers' needs and expectations. You can read more about this transformation later in this issue, but I want to assure you that one thing that won't be changing is our commitment to customer relationships.

As we begin this digital journey, the board of directors emphasized the importance of accurate data and the security of that data. We understand that data security, especially in a virtual environment, is a major concern. That is why protecting customer information is at the core of our strategy. Learn more about our efforts to keep customer data secure, as well as steps you can take to protect yourself from scams, in this issue's feature story.

The events of this past year have also shed light on areas where we can improve outreach both internally to expand our team and externally to grow our customer base. Farm Credit East aims to foster human equity in all facets of its business. As per our mission, we are committed to serving all those involved in the business of agriculture, commercial fishing and forest products, as well as rural homeowners, given they are creditworthy and meet eligibility requirements. In the year ahead, we will continue to seek opportunities to diversify our employee team and expand our customer outreach to engage more diverse communities.

These association priorities start with the board of customer-elected directors. They serve as the voice of membership, balancing member needs with organizational goals. As an owner of the cooperative, be sure to be engaged in the annual election process, which you can read more about later in this issue. We strive to have contested elections, so if you or someone you know is interested in running for one of the three open seats in 2021, please be in touch with your local office or a member of your Customer Service Council.

While this year has certainly been full of unexpected turns, know that your cooperative is only stronger because of them. Farm Credit East has the capacity to grow and adapt with our members, and the flexibility to pivot as necessary.

I wish you all a healthy holiday season and look forward to exciting things to come in the year ahead. 

STEERING CLEAR OF SCAMS



One Monday morning, Financial Partner's editor, Kristie Matuszewski, received a call from her grandmother to see if she was ok. It was very much out of the ordinary for Kristie to receive a call from her grandmother while at work, so she responded, "Yes, I'm just fine, why do you ask?" "I have a caller on the other line, and they told me they are holding my granddaughter for ransom, so I'll let them know she is just fine," she responded.

Scams like this are becoming all too common. Hackers prey on fear. “Threat actors,” as they’re termed, make their scams relevant. In 2019, the FBI’s Internet Crime Complaint Center recorded more than \$3.5 billion in losses to individuals and businesses. Especially during a time of crisis, like the present, hackers will be the first to take advantage of the situation — and people’s fears. As of October 2020, the Federal Trade Commission reported that consumers have reported losing more than \$160 million from COVID-19 and stimulus related frauds.

What’s more? Hackers are eerily smart. In the example provided in the onset of this story, the threat actors knew that Kristie’s grandmother had a granddaughter and that she didn’t live locally. Thankfully, this potentially dangerous situation was avoided with swift, smart action. Read on to better understand the types of scams hackers are deploying and how to protect yourself and your information.

PHISHING

Phishing is one of the most common types of cyber security scams. Phishing is a hacker’s attempt to compromise your operating system or obtain sensitive information via email. Hackers typically gain entry through a URL that, when clicked, will take the recipient to a webpage where they’ll be prompted to enter some type of credentials or personal information.

Hackers may also send a corrupt attachment that contains malicious software, or malware. By clicking the attachment, you may install this malware onto your operating system which could

cause immediate damage and/or result in hackers tracking your keystrokes, including passwords and other personal information.

Spear phishing takes these fraudulent attempts one step further. While phishing is typically sent to hundreds with the hopes a percentage takes the desired action, spear phishing targets specific individuals. When spear phishing,

hackers pretend to know the recipient by sending a communication from what appears to be a known contact or regular vendor the person conducts business with (i.e. a bank, store or doctor’s office). This more personalized attempt appears more familiar and thereby legitimate, which may heighten the chance the recipient will take the desired action.

Vishing, or voice phishing/phone scams, are also common. This is when someone calls and says they’re from a certain company or a familiar contact and requests you to visit a certain website or to give them information over the phone. Often, these calls may appear legitimate from your caller ID, but computers make

it easy to fabricate what displays on the caller ID. Don’t always trust what you see there!

Requests relating to your social security number being compromised are a common vishing scam. Know that the Social Security Administration will never call and ask for your social security number or any payment related to it.

Also becoming more prevalent are *smishing* scams, or phishing by way of SMS text messaging. Often these smishing attempts will contain a URL, and when clicked will request personal information. Another example is receiving a text that says your bank card has been deactivated and prompts you to call a number to reactivate it by entering your pin. If this happens, hang up and call your bank directly.

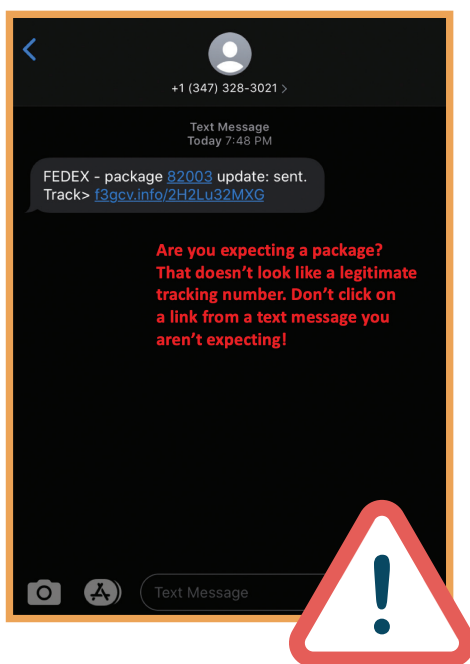
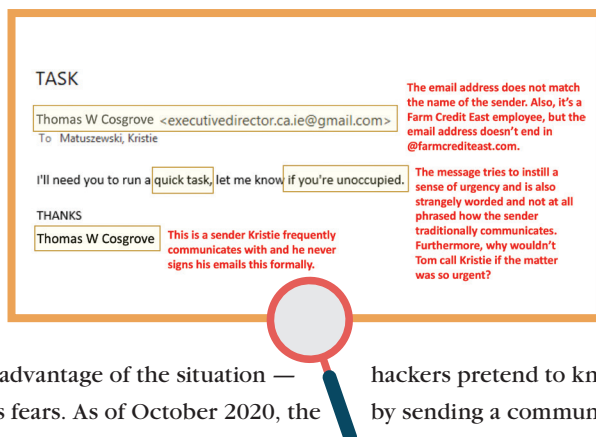
Beyond cyber and technology scams, you also need to be aware of visitors to your home or business. Don’t let just anyone in, even if they claim they urgently need to fix something. Always request they make an appointment and verify their credentials prior to entry.

To stay alert about current scams, visit the Federal Trade Commission’s website at [FTC.gov](https://www.ftc.gov). There you’ll find a running list of current scams as well as tips to protect yourself and ways to report scams. You can also sign up to receive email alerts about recent scams.

HOW IS FARM CREDIT EAST PROTECTING CUSTOMER INFORMATION?

As you’ll read about on page 9, Farm Credit East is implementing new technology to enhance the customer experience. At the forefront of this strategy is the security of customer data.

“We have a thorough vetting process and risk assessment before Farm Credit East implements any new technology,” said Scott Rackliffe, Farm Credit East security and technology associate. “We want to make sure that the data is being stored by a reputable company with industry standard



security procedures and processes in place. We also ensure all data stored within these various tools is encrypted to protect customer security.”


“We complete regular penetration testing to assess third-party vendors’ security,” Scott continued. “We also have software in place that monitors our data and will let us know if something doesn’t look right.”

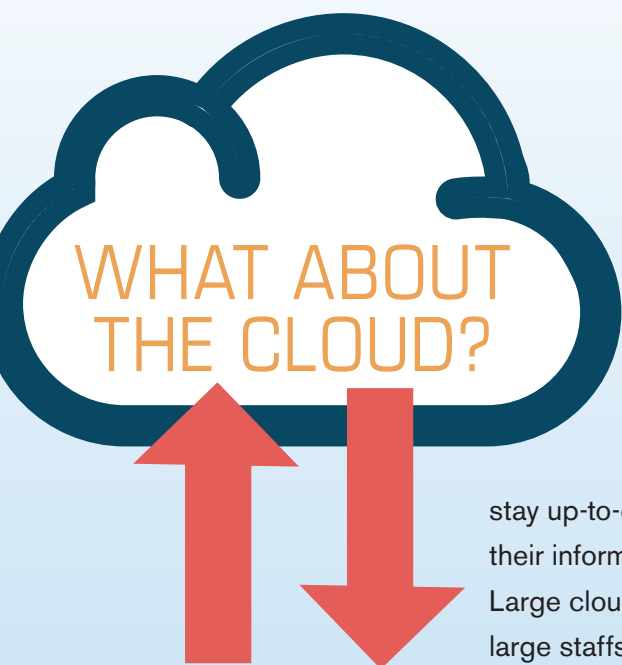
Scott also says the association continually compares its security program to the best practices in the security world. In recent years, this has led to Farm Credit East hiring additional information security employees to ensure the association has the resources to continually monitor and stay up to speed. The board of directors has gone through a security awareness program and is regularly updated on potential risks and the best ways to mitigate them.

Farm Credit East staff also complete regular security training to stay up to date on current cyber security scams and how to protect customer information as well as their own. “Security awareness training is really our biggest component to keep ourselves from being compromised,” said Deanna Pellegrino, Farm Credit East information security specialist. “We need to stay aware of the current scams to protect ourselves against them.”

YOU MAY HAVE BEEN COMPROMISED. NOW WHAT?

First step, verify. If you receive a phone call from someone requesting personal information, hang up and call back at a known number. If you receive an email requesting similar information, pick up the phone and call the sender. Often vendors have a “report fraud” action on their website to let them know someone is hijacking their brand. It may not protect your account, but it at least notifies the organization of the fraudulent activity. Additionally, the Federal Trade Commission encourages consumers to report scams. Visit reportfraud.ftc.gov to learn more.

Final step, if you believe a scammer has your information, visit identitytheft.gov. Depending on the information that has been compromised, this website outlines a step-by-step action plan. 



For years, many believed the cloud was dangerous. Storing your personal data out in space... how could that be safer than your device? But now, scammers have become increasingly advanced and complex that it is extremely costly for any one person or business to have the means to

stay up-to-date and protect themselves and their information from these types of attacks. Large cloud providers have the funds and large staffs of people whose sole job is to keep the cloud secure. Due to this shift, the

cloud is likely more effective and secure than maintaining your own firewall. The key is to monitor information going in and coming out of the cloud. Don't just put information into the cloud and forget about it.

TIPS TO PROTECT YOURSELF

WHEN IN DOUBT, DELETE!

Follow your gut. If you receive something and wonder, “why am I getting this?” there’s probably a good reason to be suspicious. Don’t click on links or open attachments from emails or senders that you’re not expecting. The damage that could be done from opening a malicious link or attachment is much greater than the value you might get from the email or attachment.

HOVER OVER LINKS AND EMAIL ADDRESSES.

By hovering your mouse over hyperlinks and email addresses, you can often tell if they are linking to something unexpected. For example, when hovering over an email address that appears to be from your Farm Credit East representative, does it end in @FarmCreditEast.com? If not, then it’s likely from an imposter and should be deleted immediately.

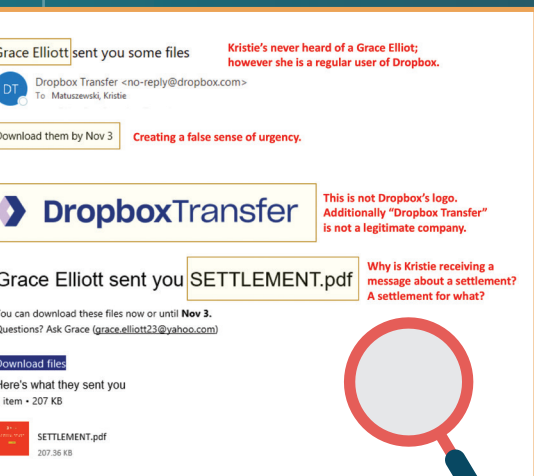
USE EMAIL FROM A REPUTABLE PROVIDER.

Large companies like Google, Microsoft, Comcast, etc., have detection software already in place

Awareness is your number one defense, so always be on alert and stay vigilant. Following are a few more things to look out for and tips to keep your information safe.



and will filter suspicious email to a junk folder, if not delete it entirely. On that note, a best practice is to scan items that go into your spam folder and delete anything that you were not expecting or seems out of place.



CREATE STRONG PASSWORDS AND UPDATE REGULARLY.

See the information on page 8 for tips to create strong passwords. In addition to creating strong passwords, you should also update your passwords regularly and not use the same password for all your accounts. It's especially important to separate business passwords from those you use for personal, leisure accounts. For example, your

Netflix password shouldn't be the same as your bank password.

VERIFY VIA AN ALTERNATIVE FORM OF COMMUNICATION.

If someone is asking for personal information, don't give it right away – especially if it's suspect. Instead, if you receive an *email* from your bank requesting personally identifiable information, *call* your bank to verify they have requested this information. As another example, if someone shows up at your farm office claiming they need to do repair work, but you weren't expecting them, don't let them in. First call your office manager to verify they have requested this work or call the vendor's company verifying it is legitimate.

RELY ON TRUSTED SOURCES.

Just because you get an email doesn't mean you should do what the email says. Instead, visit the website of the sender's organization or call the sender directly to verify the content of the message. For example, during the coronavirus pandemic, hackers preyed on people's fears during

a crisis, requesting personal information via email. Throughout the pandemic, every state has a website providing updated information on relief programs and other response efforts, so visit this trusted source for the most accurate information instead of relying on an email – and certainly don't submit personal information by way of email.

REVIEW YOUR CREDIT REPORTS OFTEN.

Keeping an eye on your credit reports will allow you to identify any suspicious accounts that may have been created. It's recommended to review your credit reports at least once per year. The three major credit reporting agencies are required to provide free credit reports once annually. Visit annualcreditreport.com to learn more.

KEEP YOUR SOFTWARE UP TO DATE.

Set your computer, cell phone and other devices to automatically install software updates. These updates may protect your devices from security threats.

TIPS FOR STRONG, UNIQUE PASSWORDS



- Make your password longer than the minimum required length – 12 characters or more is recommended. Most often, hackers will try combinations with the minimum amount of characters.
- Use a mix of characters, including letters, numbers and symbols.
- Add symbols and numbers in your words or between words.
Example: F@rmcr3d!teA\$t
- Avoid personal information and common words (i.e. don't use "password" as your password, or your birth date or sequential keyboard letters, like "qwerty").
- Use a random sentence, abbreviating and capitalizing certain letters.
Example: "Take me to the beach" turns into Take-Me2The_Beach!
- Use multiple word phrases that wouldn't normally go together such as BlanketCheetahLaundryRed
- Use a random password generator to create long, complicated passwords.

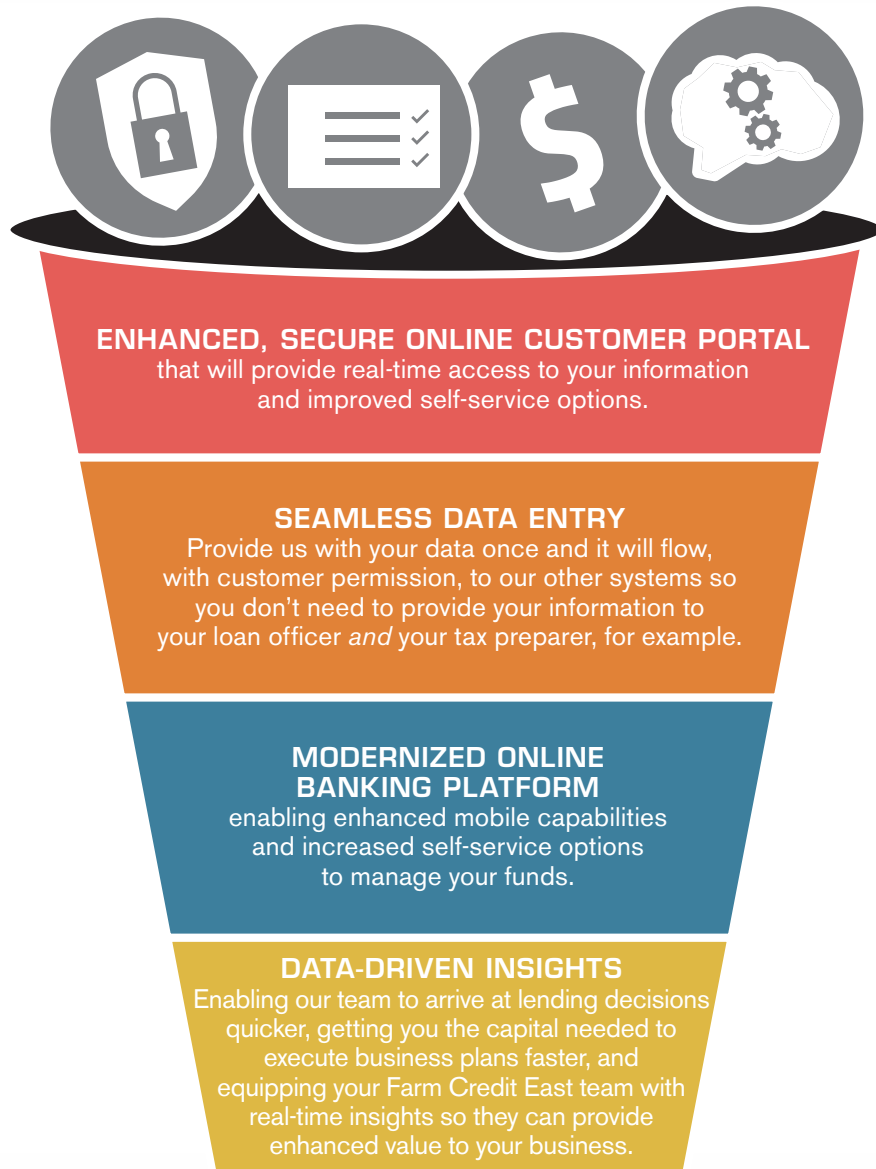
NOW THAT YOU'VE CREATED YOUR SECURE PASSWORDS, HOW DO YOU REMEMBER THEM?

A secure password manager, such as LastPass, maintains all your usernames and passwords in one place that can be accessed using a master password. If you decide to write your passwords down, make sure they aren't on your desk or in plain sight.

Another recommendation is to always use multi-factor authentication. After entering your username and password to sign in to a website or app, multi-factor authentication will then prompt for an additional sign-in method, such as a fingerprint, face ID or send a text to your phone with a code to confirm your identity.

Lastly, if you believe you've been hacked or your password has been compromised, change it immediately.

ENHANCING THE CUSTOMER EXPERIENCE



OUR CUSTOMER PROMISE

Rest assured, this digital journey does not aim to replace your existing Farm Credit East relationship. Instead, this enhanced technology aims to streamline processes to provide the Farm Credit East team with more time to bring value to your business. We look forward to growing our relationship for generations to come.

Over the past few years, Farm Credit East has implemented best-in-class systems and software platforms to enhance how you do business with us. We will continue to build on this foundation over the next several years, evolving the Farm Credit East experience to bring increased value to customer businesses. But as with any transformation, this will take time. We'll regularly evaluate processes to ensure the tools continue to deliver desired outcomes.



ROBUST SECURITY
to ensure your information remains protected.



REAL-TIME DATA
to equip you with the information you need to make informed decisions.



VALUABLE INSIGHTS
to aid in your business success.



QUICKER DECISIONS
to get you the capital you need, when you need it.

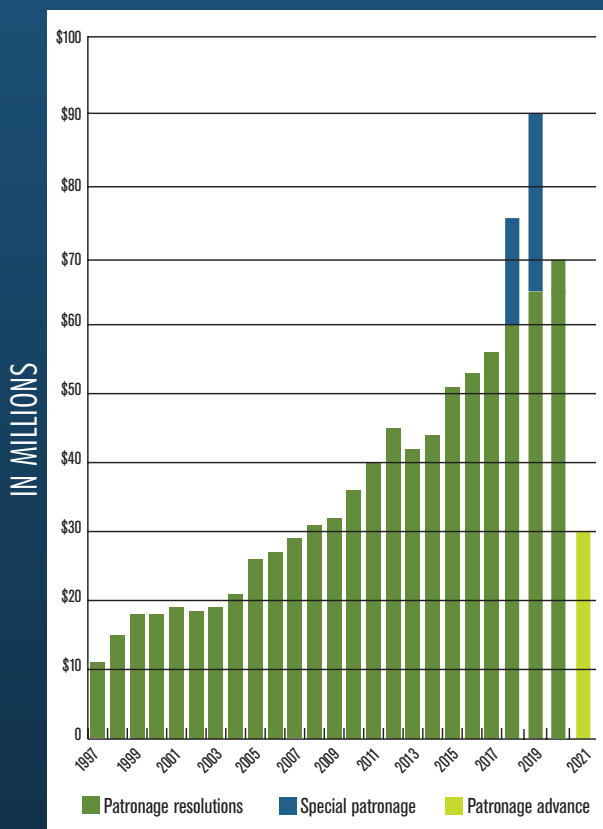
2020 CUSTOMER APPRECIATION

While Farm Credit East wasn't able to hold its 20 customer meetings across the Northeast this fall, the association didn't miss the opportunity to show appreciation for its customer owners during a virtual meeting on November 17. Here are a few highlights from this year's event.

FINANCIAL STRENGTH TO SERVE CUSTOMER BUSINESSES

Attendees heard a cooperative update from CEO Reynolds and Board Chair Griffen. Their update highlighted Farm Credit East's digital initiatives to enhance the customer experience, which you read about earlier in this issue, and presented year-to-date financial results. Overall, Farm Credit East's financial condition remains strong, providing the cooperative with the capacity to work with members through challenging periods, the capital to help members grow or adapt their businesses, and the resources to invest in the future of the cooperative.

PATRONAGE PAID BY YEAR



CUSTOMERS' SHARE IN OWNERSHIP

Another highlight of this year's meeting was patronage, a benefit of customer ownership. Given this year's challenges, the board approved an advance on 2020 patronage in July. This is different from the special patronage provided the previous two years. For the full year 2020, Farm Credit East is targeting patronage of 1.25%, with the remaining three quarters of a percent, or 75 basis points, to be paid in February 2021.

FARM CREDIT EAST DIRECTOR ELECTIONS

This year's meeting also kicked off the annual director elections. Three seats are up for election in 2021. Visit page 12 of this issue to learn more about the election process.

THANK YOU

Above all, this year's event provided Farm Credit East the opportunity to salute its customers and their unprecedented efforts to serve their local communities during an extraordinary year. Various staff members joined the meeting to show their appreciation for the Northeast's farmers, commercial fishermen and forest products producers. The meeting concluded with words from

motivational speaker Kevin Brown who extended our appreciation for the region's hardworking agricultural, commercial fishing and forest products producers, our *Hometown Heroes*.

To see recorded presentations from this year's event, visit FarmCreditEast.com/Appreciation. 

MEETING



LIPINSKI RURAL INITIATIVES AWARD

This year's meeting kicked off the opening of the first round of nominations for the Lipinski Rural Initiatives Award. This is an award the Farm Credit East board of directors established in early 2020 in conjunction with Bill Lipinski's retirement as CEO. The award aims to honor Bill's service to Farm Credit customers and Northeast rural communities.

In the program's first year, Farm Credit East and its strategic partner CoBank committed a combined \$50,000 to individuals, organizations or institutions that are undertaking innovative and transformational efforts to revitalize Northeast rural communities.

Applications for the first round of nominations are due by January 31, 2021.
Visit FarmCreditEast.com/Rural to learn more.



FARM CREDIT EAST

DIRECTOR ELECTION PROCESS

Interested in serving on the Nominating Committee?

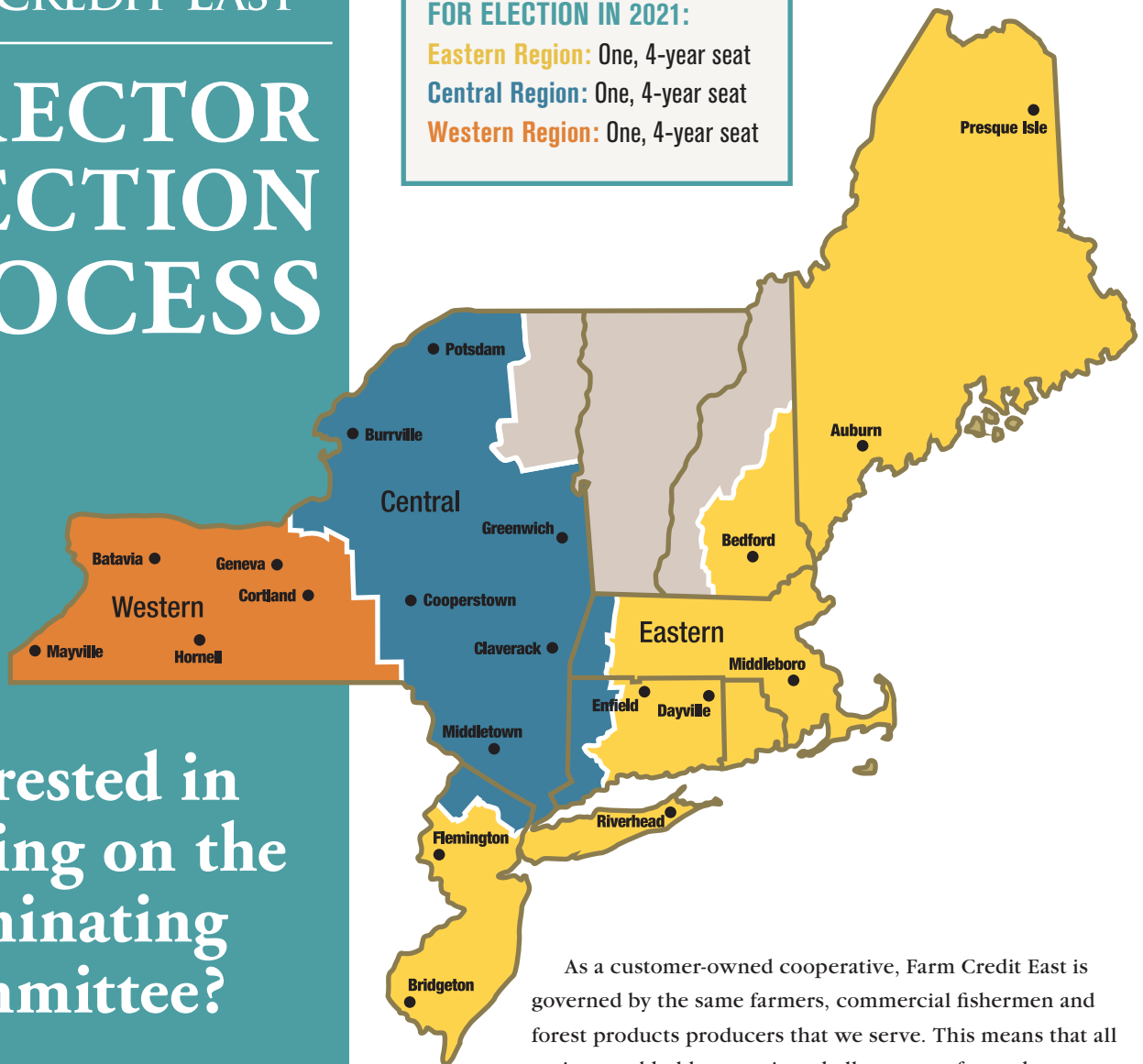
Any borrower who owns voting stock is welcome to nominate themselves to be considered for a position on Farm Credit East's Nominating Committee. If you or someone you know is interested in serving on the 2022 Nominating Committee, contact your Customer Service Council representative, your local branch manager or visit FarmCreditEast.com/Elections to learn more. Nominations must be received no later than December 31, 2020.

DIRECTOR SEATS UP FOR ELECTION IN 2021:

Eastern Region: One, 4-year seat

Central Region: One, 4-year seat

Western Region: One, 4-year seat



As a customer-owned cooperative, Farm Credit East is governed by the same farmers, commercial fishermen and forest products producers that we serve. This means that all voting stockholders receive a ballot to vote for each open seat on our Board of Directors. Additionally, each of those candidates were surfaced, interviewed and selected by our customers — your peers. This group of customers is known as the Farm Credit East Nominating Committee.


While Farm Credit East holds its director elections each spring, this annual process actually begins in the fall with Farm Credit East Customer Service Councils. Customer Service Council members meet to identify and recommend potential director candidates to the association Nominating Committee. As part of this process, Customer Service Councils also recommend the slate for the following year's Nominating Committee (both members and alternates), which is then approved by all members present at the association's Annual Meeting.

FARM CREDIT EAST'S ANNUAL

Photo Calendar Contest

Thank you to all who participated in our 2021 *Agricultural Views* photo calendar contest. We were pleased to receive more than 850 entries this year, representing the beautiful views of the region's diverse agricultural industries and rural landscapes.

Congratulations to the many talented photographers whose photos fill Farm Credit East's 2021 *Agricultural Views* calendar. Each winning photo uniquely portrays an appreciation for the Northeast's agriculture, forest products and commercial fishing industries and the region's rural communities. For a copy of the 2021 *Agricultural Views* calendar, please contact your local Farm Credit East branch office.

With 2021's calendar complete, we're already beginning to think about the 2022 calendar! We encourage you to submit your photos from the fields, docks or forests as they're captured. Whether it be a snowy winter scene, a lush greenhouse in the spring, a colorful fall harvest or any rural image in-between, submit your photos for a chance to be featured in the 2022 calendar and win a cash prize. We look forward to seeing your picturesque photos. 



FARMCREDITEAST.COM/CALENDAR

DEADLINE: JULY 31, 2021



WASHINGTON *Update*

Tom Cosgrove

Executive Vice President for Public Affairs



Telling the Story of the *Northeast Economic Engine*

As is the case following any election, there are always new legislators at both the state and federal level to educate about Farm Credit and the industries we serve. We have a great story to tell.

The pandemic has shown that our customers are truly essential businesses, as they have continued operating through this year's disruptions to provide the food, fiber and other products that consumers rely upon. And because of agriculture, forest products and fishing businesses' continued operations, they have provided jobs and generated economic activity at a time when millions are unemployed, and the economy has taken a major hit.

Many policymakers appreciate the economic impact of the industries we serve, but some don't consider the full impact or the jobs supported upstream and downstream throughout the production, processing and marketing chains.


Farm Credit East recently released an update of the *Northeast Economic Engine* report which spotlights the incredible economic impact agriculture, forest products and fishing have on our region. See highlights from this report on the corresponding page. This report is an important tool as we tell our customers'

stories to policymakers and highlight Northeast agriculture, commercial fishing and forest products' contributions to the region's economy.

“... we advocate for policies to support our customers and educate on the important role Farm Credit plays in supporting them.”

The report underscores that we wouldn't have those secondary economic benefits — from inputs, supplies, services, transportation, processing and marketing — if we didn't have production of the raw product from the farms, forests or waters of our region. We highlight this important connection between production and its amplified economic impact as we advocate for policies to support our customers and educate on the important role Farm Credit plays in supporting them.

Engagement with lawmakers will be as important as ever in the new Congress. We already know there will be some important changes as House Agriculture Committee Chairman Collin Peterson (MN) lost his re-election bid and Senate Agriculture Committee Chairman Pat Roberts (KS) retired. It is likely John Boozman of Arkansas will become the new Senate Committee Chairman with a number of possible replacements for Peterson in the House.

While it appears there will not be many changes in the Northeast's Congressional delegation, it's always important to reinforce agriculture's impact with members of Congress and their staffs. With important issues such as access to a stable supply of labor and additional COVID-19 relief likely to be debated, we'll continue to engage policymakers to make sure they understand Farm Credit East's role in supporting customers who provide the fuel for the *Northeast Economic Engine*. 

ECONOMIC IMPACT IN THE NORTHEAST

MAINE

\$11.7 BILLION
ECONOMIC ACTIVITY

74,523
JOBS

NEW HAMPSHIRE

\$2.9 BILLION
ECONOMIC ACTIVITY

17,880
JOBS

NEW YORK

\$47.2 BILLION
ECONOMIC ACTIVITY

209,956
JOBS

MASSACHUSETTS

\$13.3 BILLION
ECONOMIC ACTIVITY

70,537
JOBS

NEW JERSEY

\$13.6 BILLION
ECONOMIC ACTIVITY

66,144
JOBS

RHODE ISLAND

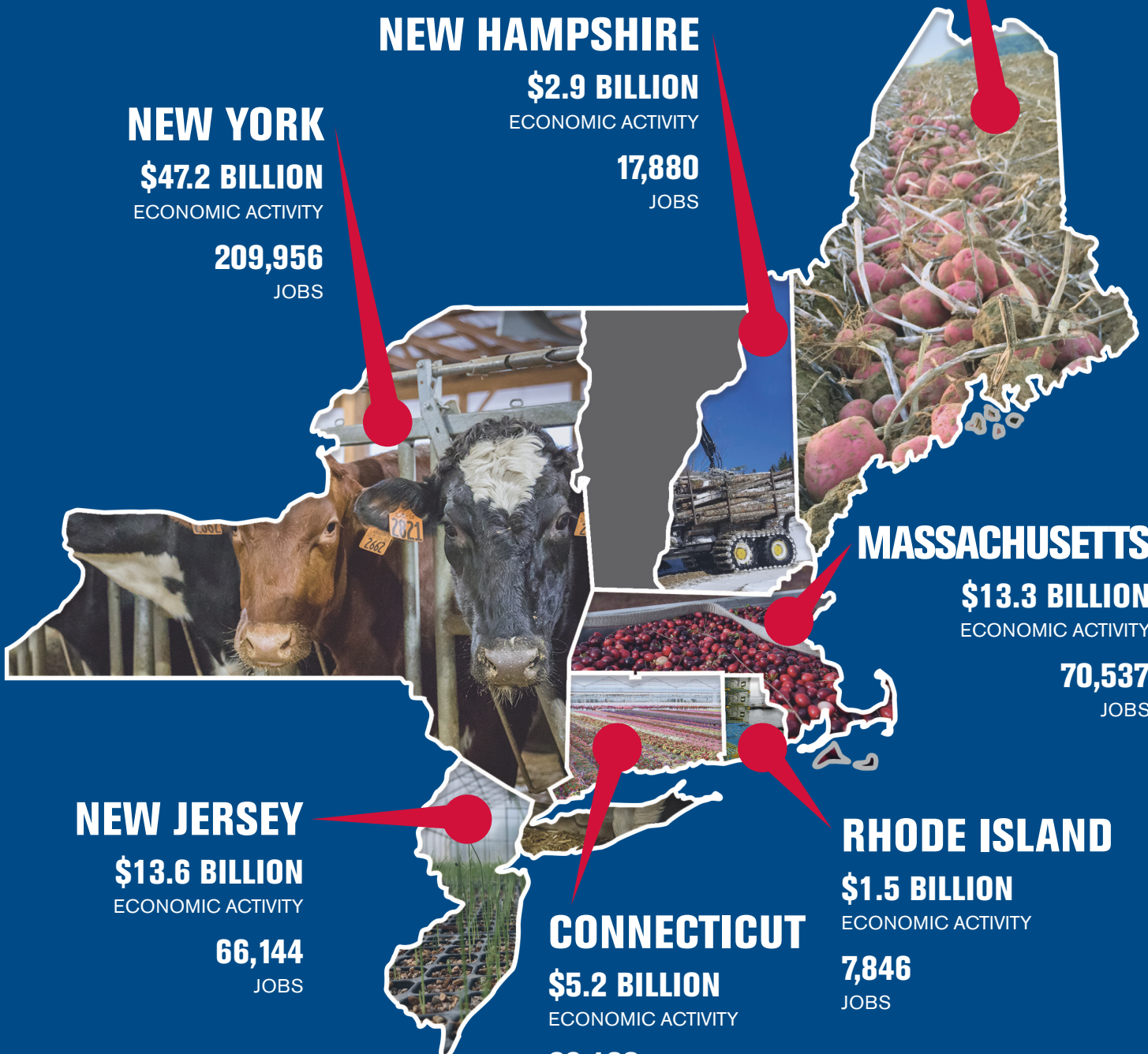
\$1.5 BILLION
ECONOMIC ACTIVITY

7,846
JOBS

CONNECTICUT

\$5.2 BILLION
ECONOMIC ACTIVITY

29,163
JOBS



FINANCIAL PARTNER is for the customers, employees and friends of Farm Credit East. Farm Credit East is a customer-owned lending cooperative serving the farm, commercial fishing and forest products businesses in Maine, New Hampshire, Massachusetts, Connecticut, Rhode Island, New York and New Jersey. Part of the national Farm Credit System, Farm Credit East is a full-service lender dedicated to the growth and prosperity of agriculture.

HOW TO REACH US: Whether you want to praise us, complain, ask our advice or just let us know what's on your mind, we'd like to hear from you.

WRITE: Kristie Matuszewski, Editor, Farm Credit East,
240 South Road, Enfield, CT 06082-4451

CALL: 860.741.4380

E-MAIL: kristie.matuszewski@farmcrediteast.com

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happy holidays

Wishing you joy and peace this holiday and always.



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