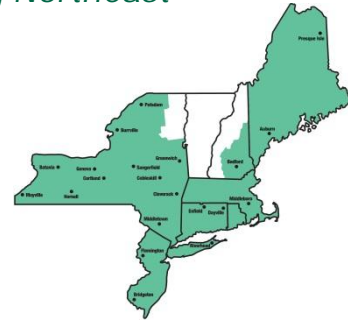


## Long-Term Commitment to New York Agriculture

*Customer-owned lender and financial services leader committed to serving Northeast agriculture, commercial fishing and the forest products industries.*

- Largest lender to agriculture in the Northeast with **\$5.57 billion** in loans that capitalize a wide range of industries. Extends **\$3.6 billion in loan commitments to New York agriculture.**
- Serving over **13,700 customers** across our seven-state territory, including **8,722 customers in New York.**
- In excess of **65 percent market share** of farm lending across seven Northeast states.
- Dedicated staff of **454 agricultural specialists**, each expert in the unique characteristics of Northeast agricultural industries.
- Part of the **Farm Credit System**, a nationwide network of banks and retail lending associations dedicated to supporting the borrowing needs of U.S. agriculture and the nation's rural economy.

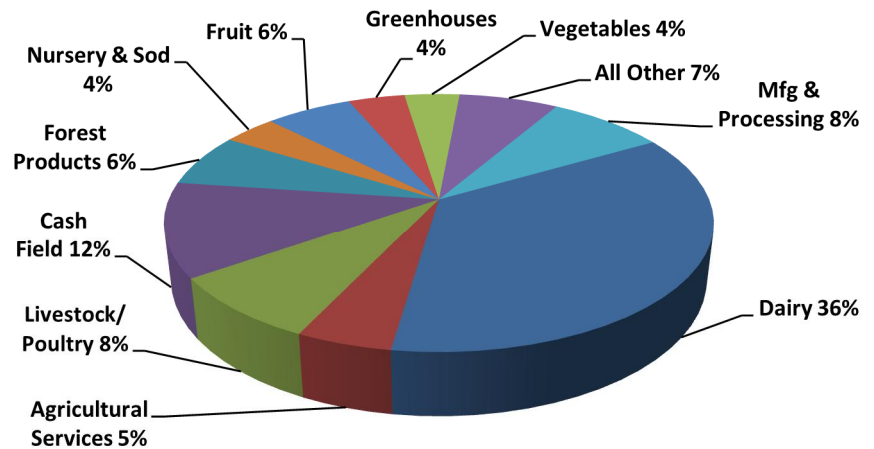


### Provider of Financial Services for Business Success:

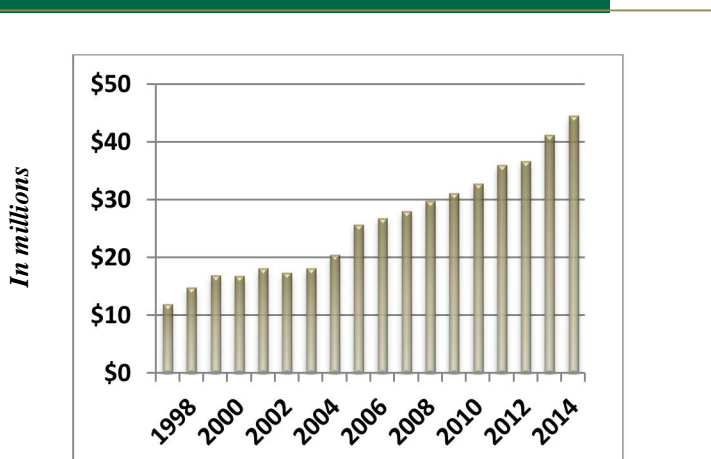
- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop insurance

### Agricultural Industries in Farm Credit East Loan Portfolio Across New York

(percentages represent Farm Credit East lending to industry sectors as of 12/31/13)



### Patronage: A Promise Kept for 18 Years



Customer-owners have earned more than **\$493 million** in dividends from ownership of their cooperative over the past 18 years.

### Strongly committed to the future of Northeast agriculture

**FarmStart**, a unique Northeast initiative providing working capital to start-up agricultural operations.

**Generation Next** seminars to help the next generation of farmers.

**Farm Credit AgEnhancement** program has provided over \$1.5 million in grants for youth programs and agricultural development. We also work with farmers on **renewable energy** and **value-added** projects.

# WE ARE

READY TO HELP YOU – ON THE FARM, IN THE OFFICE,  
OVER THE TELEPHONE OR ON THE INTERNET,



FARM CREDIT EAST

FARMCREDITEAST.COM



*The merger of Farm Credit East and Farm Credit of Maine was overwhelmingly approved by our customer-owners, effective January 1, 2014.*

#### AUBURN, ME

Matthew Senter, Manager  
615 Minot Avenue, Auburn, ME 04210  
800.831.4320 / 207.784.0193

#### BATAVIA, NY

Edward Urbanik, Manager  
4363 Federal Drive, Batavia, NY 14020-4105  
800.929.1350 / 585.815.1900

#### BEDFORD, NH

David Bishop, Manager  
2 Constitution Drive, Bedford, NH 03110-6010  
800.825.3252 / 603.472.3554

#### BRIDGETON, NJ

Scott Andersen, Manager  
29 Landis Avenue, Bridgeton, NJ 08302-4396  
800.219.9179 / 856.451.0933

#### BURRVILLE, NY

Kathryn Canzonier, Manager  
25417 NYS Route 12  
Watertown, NY 13601-5730  
800.626.3276 / 315.782.6050

#### CLAVERACK, NY

Blane Allen, Manager  
190 State Route 9H, Hudson, NY 12534-3819  
800.362.4404 / 518.851.3313

#### COBLESKILL, NY

Robert Yurkewecz, Manager  
2668 State Route 7, Suite 21  
Cobleskill, NY 12043-9707  
800.327.6588 / 518.296.8188

#### CORTLAND, NY

Janice Bitter, Manager  
One Technology Place, Suite 2  
Homer, NY 13077-1526  
800.392.3276 / 607.749.7177

#### COUNTRY LIVING

David Pugh, Director  
2668 State Route 7, Suite 36  
Cobleskill, NY 12043-9707  
800.327.6588 / 518.296.8188

#### DAYVILLE, CT

Lynn Weaver, Manager  
785 Hartford Pike, Dayville, CT 06241-1739  
800.327.6785 / 860.774.0717

#### ENFIELD, CT

Keith Stechschulte, Manager  
240 South Road, Enfield, CT 06082-4451  
800.562.2235 / 860.741.4380

#### FLEMINGTON, NJ

Stephen Makarevich, Manager  
9 County Road 618, Lebanon, NJ 08833-3028  
800.787.3276 / 908.782.5215

#### GENEVA, NY

Dale Foley, Manager  
1450 Route 14, Phelps, NY 14532-9542  
800.929.7102 / 315.781.7100

#### GREENWICH, NY

Christopher Truso, Manager  
394 State Route 29, Greenwich, NY 12834-2650  
800.234.0269 / 518.692.0269

#### HORNELL, NY

David Van Lieshout, Manager  
1155 Airport Road, Hornell, NY 14843-9144  
800.929.2025 / 607.324.2020

#### MAYVILLE, NY

James Warner, Manager  
28 E. Chautauqua Street  
Mayville, NY 14757-0163  
800.929.2144 / 716.753.2144

#### MIDDLEBORO, MA

Cynthia Stiglitz, Manager  
67 Bedford Street, Middleboro, MA 02346-0720  
800.946.0506 / 508.946.4455

#### MIDDLETOWN, NY

Blane Allen, Manager  
669 East Main Street  
Middletown, NY 10940-2640  
888.792.3276 / 845.343.1802

#### POTSDAM, NY

Michael Haycock, Manager  
One Pioneer Drive, Potsdam, NY 13676-3273  
800.295.8431 / 315.265.8452

#### PRESQUE ISLE, ME

Peter Hallowell, Manager  
24 Rice Street, Suite 1, Presque Isle, ME 04769  
800.831.4640 / 207.764.6431

#### RIVERHEAD, NY

Stephen Weir, Manager  
1281 Route 58, Riverhead, NY 11901-2097  
800.890.3028 / 631.727.2188

#### SANGERFIELD, NY

Craig Pollock, Manager  
995 State Route 12  
Sangerfield, NY 13455-0060  
800.762.3276 / 315.841.3398