

Farm Credit supports rural communities and agriculture with reliable, consistent credit and financial services, today and tomorrow. We are a nationwide network of customer-owned financial institutions that provide loans and financial services to farmers and ranchers, farmer-owned cooperatives, rural homebuyers, agribusinesses and rural infrastructure providers.

## NEW JERSEY



**35**  
EMPLOYEES



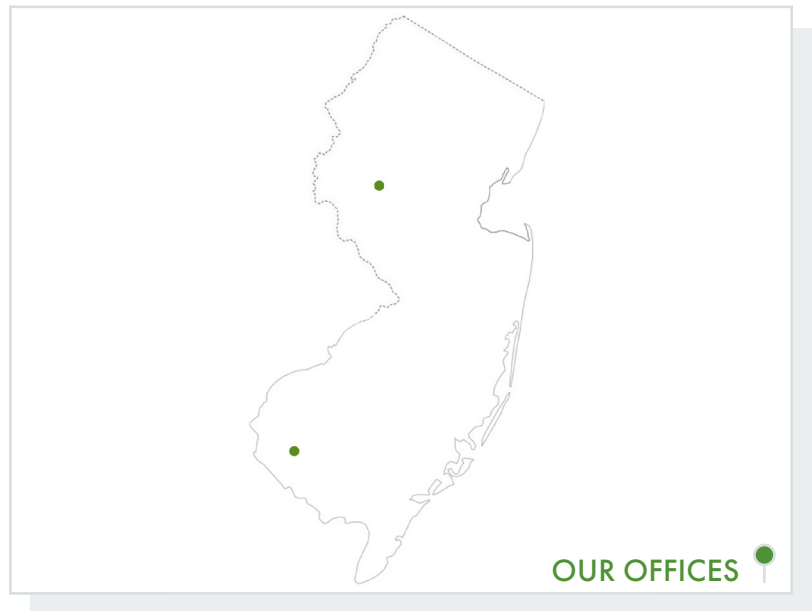
**3,005**  
CUSTOMER-OWNERS



**\$ 2,331,642,931**  
TOTAL LOAN VOLUME



**\$ 17,553,364**  
RETURNED TO  
CUSTOMER-OWNERS



As customer-owned cooperatives, the net income Farm Credit institutions generate can be used in only two ways: retained within a Farm Credit institution as capital to build financial strength that ensures continued lending or passed to customer-owners by way of patronage (cooperative dividends).

### FARM CREDIT INSTITUTIONS

