



NACS Convention 2019

June 23-26, 2019,
Astor Crowne Plaza Hotel
New Orleans, LA

July 2019

National Association of Credit Specialists

Inside this issue:

Meet the NACS Board	2
Convention Highlights	5
Richard Fordyce, FSA Administrator	6
Peggy Browne, DAFO	7
Bill Cobb, DAFLP	8
Darren Ash, OCIO Sean O'Neil, Asst DAFP	9
NFAOC	10
Legislative Report	11
Wrap-Up	12

Mark your Calendars

- * **National Convention 2020**
Omaha, NE
June 28-July 2
- * **Zone A—Las Cruces, NM**
March 5-7, 2020
- * **Zone B—Wichita, KS**
February 6-8, 2020
- * **Zone C and D**
Lexington, KY
February 28-29, 2020

Convention Overview

New Orleans rolled out the Welcome Mat for the NACS Convention June 23-26, 2019. The Astor Crowne Plaza Hotel, Front Porch of the French Quarter, provided attendees a fabulous view of Canal and Bourbon Streets, as well as many other sites! A big thanks to the Convention Committee for all their hard work in planning and organizing the Convention, which included a visit to the Award-Winning World War II Museum, a wonderful convention site, great food and top-notch hospitality!

The Convention brought 95 attendees to New Orleans, LA to convene the 47th Annual NACS-FSA Convention. 40 delegates and 4 alternates conducted Association business. Although

we were a small group this year, we learned and accomplished a lot. Of course, THE BIG NEWS!!!! National Association of Credit Specialists has expanded regular membership to ALL FSA employees primarily responsible for farm loan programs delivery!

Those present heard from National Office and NFAOC speakers and were briefed on a host of issues ranging from staffing to funding and much more. Imagine, having the opportunity to ask that “burning question” you have regarding program delivery, management, IT or the budget and having it answered personally by National Office Leaders!. Our National Office leaders emphati-



cally expressed their appreciation for our work. They value our positive outlook and our input into improving FSA.

The week ended with our annual NACS/NASE joint banquet. This year's NACS Blood, Sweat and Tears Award was presented to Jason McMillin, Texas. This is the highest honor bestowed upon a NACS member and Jason most certainly deserves this recognition for all his tireless efforts on behalf of our organization.

CONGRATULATIONS, JASON!

BIG NEWS from the BIG EASY

Change to NACS Membership Bylaws

Regular membership is now available for Farm Loan Analysts and Program Technicians who have primary responsibilities for Farm Loan Program Delivery. Members at the New Orleans NACS Convention unanimously

agreed to expand the NACS by-laws to extend regular NACS membership to “all employees, not including political appointees, involved in agricultural credit services that have supervisory and/or program management responsibili-

ties and/or whose job responsibilities include primary duties or agricultural credit programs technical support, which pay quarterly dues and agreed to abide by the Constitution and By-Laws of this Association.”

MEET THE NEW NACS BOARD

PRESIDENT



I am LeAnn Gibbs, and I am honored to be serving as your 2019-20 NACS President! I started my career with FSA in January 2001 as a full-time temporary CO-4 PT working in Farm Loans. I worked in the Curry Co NM FLP office for a year and a half under temporary appointments until July 2002, when I was hired on permanently in a FLOT position. I worked in the Curry Co FLP office until October 2010, when I accepted the Farm Loan Specialist position in the New Mexico STO. In May 2015, I was selected as the Farm Loan Chief for New Mexico which is the position I currently hold.

I have been an active member of NACS ever since I joined in 2005 and started attending Zone A meetings. I attended my first NACS convention in 2009 in Atlanta, GA and I have been to every

convention since! In my 14-year tenure with NACS, I have served for 10 years on the IT Committee both as a member and Chair, 1 year as alternate Zone Rep, 1 year as Zone Rep, 1 year as NACS Secretary in 2012, and last year as NACS Vice President. I have also served for 2 years as the Southwest Area Representative and Secretary for the Farm Loan Chief's Association. During my NACS tenure, I have also served on numerous Task Forces and Work Groups representing NACS as well as the FLCA.

I reside in Albuquerque, NM with my husband, David.

Please feel free to reach out to me with any questions or concerns. I am always willing to listen. Also, let me know about the good stuff as well!! I am excited and very much looking forward to serving as your President this year!

VICE PRESIDENT



Hello! My name is Kim Eilerman and I appreciate the opportunity to serve on the board for 2019-20 as your Vice President. I started my career with FSA in March 2010 as a FLOT. I worked in two counties as an FLO before becoming the Farm Loan Manager in February 2016. I cover 5 of the busiest counties in West Central Illinois. I attended my first NACS convention in 2014 in Rosemont, IL and I have been to every convention since! In my 9+ year tenure with NACS, I have

served for 2 years on the FLP Committee (2017 as chair), 1 year on the IT Committee, 1 year as alternate Zone Rep., 1 year as Zone Rep. and 1 last year as the National Secretary. I am currently in my 5th year, serving as the State Association President for Illinois. I reside in Calhoun County, IL with my husband, Adam, and two children - Anabel (11) and Henry (8). I am looking forward to another great year on the board!

SECRETARY



I am Kay McCoy, and it is my honor to serve as your 2019-2020 NACS Secretary. I started my career with FmHA in August 1984 as an Assistant County Supervisor in Hays, Kansas. I was promoted to County Supervisor in 1986 and after serving an 8-month stint in Lawrence, KS, I transferred to Seneca, KS where I have been ever since as County Supervisor and later as Farm Loan Manager.

Although I have been a member of NACS my entire career, I attended my first NACS Convention in 2014 in Rosemont, IL. I was greatly inspired by the opportunity

to network and discuss issues that affect our customers and our work with leaders of our agency and to be able to effect change. I have served on the Farm Program Committee and as Chair of the Loan Servicing Committee. I served as Zone B Representative last year.

I live in Nemaha County, Kansas with my husband, David. We have three children who are all Kansas State University grads (as are David and me) and two grandchildren. I am looking forward to serving as NACS Secretary this year.

TREASURER



I'm Ray Bartholomew, your 2019-2020 NACS Treasurer. I have been with FSA-Farm Loans and its predecessors since July 1983. I started as a GS-5 Assistant County Supervisor and worked in two other offices before taking the job as County Supervisor in August 1985 in the office I have worked in ever since, South Hutchinson, Kansas.

I have attended numerous conventions, off and on, since Asheville, NC in 1989. I served on the IT Committee as a member and as a chair in those early years. More recently I served as NACS Treasurer last year, NACS Secretary in

2016-17 and as Zone B Representative. I have served on numerous taskforces on testing and developing the processors to our current FBP, DLS, eDALR\$, and report tools and I am presently serving on the FLP "Work Not Completed Taskforce" and the FPAC "Environmental Compliance Process Initiative Taskforce".

I am actively involved in 4-H Shooting Sports locally and at the State level as well as the American Society of Farm Managers and Rural Appraisers, Kansas Chapter. My wife, Candy, and I have five adult children and seven grandchildren.

PAST PRESIDENT



I am Denise Lickteig and I will serve in 2019-2020 as the NACS-FSA Past President. Originally from west central Iowa, I have spent my entire 33+ year career with FmHA and now FSA in two offices – within 50 miles of each other. My husband and I have grown our family on a CRP farm in southeast Nebraska from where you can walk a half mile and see both Iowa and Missouri and be in Kansas in less than 30 minutes. Being on the Board was really never on my bucket list, but I am extremely

happy and grateful that I took that leap and did it. I have learned so much and gotten well more from this Association than I believe I can ever give to it. I love quotes and here is a good one: Leadership is not a popularity contest; it's about leaving your ego at the door. The name of the game is to lead without a title. (Robin S. Sharma)



Old and New NACS Board

Front row—Nathan Adams, IN; Kris Wilcox, NE; LeAnn Gibbs, NM; Kay McCoy, KS; Theresa Wyndham, GA; Cheryl Brooks, AR

Back Row—Ray Bartholomew, KS; Kimberly Eilerman, IL; Jessica Smith, NM; Matthew Christian, TN; Denise Lickteig, NE.; Clifford Russell, UT (not pictured)

ZONE A REPRESENTATIVE



Hello! My name is Clifford Russell and I am happy to again be serving as the Zone A Representative. NACS is an association I am grateful to be a part of and have been a member since I began my career with FSA in 2009 as a FLOT. I am currently the Farm Loan Specialist for the state of Utah and live in the city of Grantsville. I have also spent time as a Farm Loan Officer and Farm Loan Manager, serving a diverse group of agriculturalists. Along with my wife Misty and our three sons, I also run a small cow/calf operation. I have previously been involved as a former Zone A Representative as well as by serving on several Committees. It is an honor to be a part of this Association and I look forward to a great year.

ZONE B REPRESENTATIVE



I am Kris Wilcox, your 2019-2020 Zone B Representative. I was honored to be selected as Zone B Representative at the 2019 NACS Convention in New Orleans. I have previously served in this position in 2017 and am happy to fill in Zone B Representative position again. I have served the Nebraska Association of Credit Specialists as Vice President and Treasurer for the last five years. I have also served on IT and Management/Personnel Committees. My first convention was in Chicago, IL in 2014, and I have been an active NACS member ever since then.

I have worked with the Farm Service Agency since 2010, beginning my career in the David City, Nebraska FSA office as a Farm Loan Officer Trainee. I became a Farm Loan Officer in 2012 and was relocated to Broken Bow, Nebraska. In 2014, I accepted a lateral transfer to Fremont, and recently moved to Hastings, Nebraska as a Farm Loan Manager.

I grew up on a dryland row crop and cow/calf farm near Superior, NE where I continue to be involved in the family farming operation. I earned a bachelor's degree in Agribusiness from the University of Nebraska-Lincoln in 2010. I look forward to serving NACS in a more significant role this year and in the years to come.

ZONE C REPRESENTATIVE



My name is Nathan Adams and I am really looking forward to the opportunity once again to serve as your Zone C Rep. My path to FSA was a little different than most. After graduating from Purdue University in 1999 with a degree in Agronomy, I went to work for a local Co-Op as a Sales/Agronomist. After that I worked for the Indiana Dept of Agriculture before starting with FSA as a FLOT in January 2010. Currently, I am the Farm Loan Manager in Rockville, IN where we service 13 counties in west-central Indiana. With NACS, I'll admit that I wasn't too active until I attended my first National Convention in Washington DC in 2016. Since then, I've been to each National Convention and have been actively taking on more roles within our organization. Currently, I am the State Association President. I live on a small farm outside of Montezuma, IN with my wife Brandi and our two daughters, Emily (11) and Aubrey (7).

ZONE D REPRESENTATIVE



I am Cheryl Brooks, your Zone D Rep for 2019-2020. I have been with the Agency 20 years. I began my career with FSA as a GS-3 County Office temporary with FLP duties. I was a temp for nine months before being hired as a permanent CO Program Technician with shared management duties. I later converted to the GS pay scale, working as FLPT, FLOT and, currently, Farm Loan Officer. I serve 2 Counties in the Arkansas Delta.

I have attended 8 National Conventions, with my first being in Detroit, MI, and six Zone Meetings. Since my first Convention I have served two years on the Management/Personnel Committee, 2 years as Zone D Rep, and 2 years on the FLP Committee. I was Sec/Treasurer of the Arkansas Association for 3 years & President from 2013-2017. I was also the 2017-18 Secretary of NACS.

I am honored to have been selected as the 2019-20 Zone D Rep. My continued hope is that each NACS member takes a moment to discuss the fundamental value of NACS with an eligible employee you are in contact with. NACS is invaluable to our Agency; the Resolution Process has been the catalyst to many changes which have improved the quality of our work-life. There is strength in numbers, and our goal should be to increase our strength.

CONVENTION HAPPENINGS

NACS Convention—New Orleans

**Jason
McMillin
received the
2019 Blood,
Sweat and
Tears
Award**



**Nebraska was recognized
with the Man-Mile Award.
Nine members from
Nebraska, traveled an
average of 1,091 miles for
a total of 9,630 miles.
Great job, Nebraska!**



**President Denise Lickteig
presented the Most
Improved Membership
Award to Georgia. They
increased their
membership in 2019 by
147.7%
Way to go, Georgia!**



First Time Attendees!



Denise Lickteig recognized the first-time attendees from left to right: Christina Escobedo, TX; Mickelle Storr-Munnings, TX; Michael Guethle, MO; Sarah Harris, GA; Trevor Sander, NE, Josh Lang, NC, Anthony Williams, VA; Eric Mortimer, TX; back row—Richard Fordyce, FSA Administrator; Peggy Browne, DAFO; Sean O’Neil, Assistant DAFF; Bill Cobb, DAFLP, Darren Ash, ACIO

RICHARD J. FORDYCE, ADMINISTRATOR

NACS Convention—New Orleans



- This is his second NACS/NASE Convention. Has really enjoyed the past year getting to know our group and the opportunities he's had to visit with us.
- As a former producer, the view he brings to the job is much different. He shared with the group a story of how he got his start in farming and the role that FmHA (FSA) played. He has been devoted, committed, passionate about FSA/FLP ever since.
- He thanked the group for their efforts in combating the issues we're seeing in today's agriculture. Challenges vary from each coast, to the Midwest, to the delta. We are providing the important component of credit to those who are struggling. He recognizes the critical jobs that we do and the services we provide to farmers and ranchers. These are generational legacies that we're helping to conserve. We put valuable dollars into their pockets of those operators who need it the most. He believes that access to credit is one of the most limiting factors to farming.
- The combination of FSA Farm Programs and Farm Loan Programs is likely the single most important thing sustaining Ag today. We should all be proud of what we do.
- Nothing more noble than to be a farmer or rancher and raise the food that feeds the world.
- FSA has signed an MOU with Michigan State University to work on recognizing some signs and how to approach the tough conversations with farmers finding it difficult to navigate the stresses that the current market is putting on them and their families.
- Mr. Fordyce believes that the ag economy is on its way back and he's confident it will be sooner rather than later. In the interim he recognizes the role that we play in aiding that effort.

SPONSORS AND EXHIBITORS

National Rural Lenders
Association
Alan Hoskins

A big THANKS
to our
sponsors and
exhibitors!

Federal Employees Defense Fund
Samantha Fischer

FarmerMac

Dillard Financial Services
Teresa Dillard

GEHA

PEGGY BROWNE, DAFO

NACS Convention—New Orleans



- Having survived farming in the 1980's gives her a special appreciation for FSA.
- Mottos she tries to live by in DAFO: "The most important people in this Agency are the people in the County Offices." and "We in HQ are trying every day to do everything we can to try to make their jobs easier."
- Ms. Browne thanked our Associations for bringing the information to HQ from the field so that they can hear from the field. She has a lot of respect for our associations and the work that we have been able to accomplish. One of the things she is most appreciative for is the leaders in the field remaining positive. It's this positive approach that makes the difference for our producers.
- She stated there are 135 above-ceiling FLOTs on board. DAFO has been getting some mixed messages on what that money can go for but are working out the details on what things look like at the end of the FY. DAFO is currently not anticipating any sort of termination of FLOT funding just because the year end is approaching. Working to keep everyone on board.
- With the stand-up of the FPAC Business Center they are working on some ongoing business process realignment (strategic planning). DAFO is working to make sure that NACS/NASE has a seat at the table when those discussions are taking place.
- How long does it take to hire a GS employee? That's part of the process they're working on to really drill down and figure out exactly how long that takes and what the bottlenecks are. She has heard 180 days. She recognizes the CO side is quicker. DAFO is looking to streamline and bring those closer together. DAFO will be asking for field input and help from the Associations in this process.
- FLOT Training – Last October, SEDs, AOs and some FLCs there was a meeting and the Administrator and DAFO had a candid conversation about what things need to be improved and the issues we're having. In April a task force was kicked off consisting of 15 people who will be working on COT and FLOT training. Matthew Christian, TN is on this taskforce for NACS. Looking at: Standard vetting process, service agreements, Pre-advertisement, Library of "mock" cases for FLOTs to review, Regional training and/or classroom-style trainings
- The leaders in D.C. are firm believers in working to better our processes and building on efficiencies. For example – if acreage reporting could be improved by just 5%, it would equate to approx. 750 FTEs

OTHER SPEAKERS



Crain McCain,
Louisiana State Executive Director



Brandon Wilson,
NASCOE Vice President



Teresa Dillard
Dillard Financial

BILL COBB—DAFLP

NACS Convention—New Orleans



- The lapse in funding during furlough created issues in the field. Loan obligations started out down because of that. As of this week, however, we're pretty much even with the previous year.
- Mr. Cobb does not anticipate any funding issues this year. DAFLP has seen a little bit of a decrease in Microloans.
- 1/4 of FY 2019 remaining – 1/3 of direct FO funds remain unobligated. Direct FO applications received through May 31, 2019 were 2 percent higher than FY 2018 at that time.
- PLCE funds – current national reserve balance \$1.48 million. Roughly \$9.5 million in total usage and roughly 95% to states for real estate and chattel appraisals.
- FLP Goals are undergoing a “revamp”. USDA selected 3 FLP goals for Key Performance Indicators for the Quarterly Strategic Review (QSR). Goals the same for another year. Plan to implement changes next FY.

- Average number of days to process direct loans
- Percentage of DL and GL borrowers who are beginning farmers
- First year delinquency rate on new DLs

There are several states currently not meeting goals.

- Task force will be in DC tomorrow and Thursday to address goals and look at 2020 and beyond. They will also need to discuss a balance between loan making and loan servicing to address the work not getting done. This taskforce consists of a combination of 4 field office staff and Houston Bruck from National Office.
- What's in the future?

FLP Policy/Training meeting tentatively schedule for the week of September 8th. May be combined with FSFL, Stressed Farmer and Outreach

Work Not Completed Task Force Meeting in D.C. July 23-25, 2019. This taskforce is reviewing linkage to optimal office and staffing model. Members include Rebecca Padilla, NM and Nancy Reiff, IN

Farmers.gov—Farm Loan Discovery Tool (assists farmers in finding the loan they need) and Loan View

FLOT Trainer (Updated guide and webinar)

PT Training (online “how-to” courses)

Continuing Education (Variety of coursing starting this FY – interacting online and webinars)

CFAT (plan to replace the current case study and expand guidance on ratios)

FBP Release 17.32 will have a new look and feel. FBP unavailable June 28 – July 1. The revised guides are out and 1-FLP, Exhibit 15 will be eliminated. Training is still out there including new features and enhancements.

Subparagraph 29D of 1-FLP – Maximum Loan Approval Authority. concerns with the new example added with Amendment 181 on May 17, 2019. NO Considering alternatives to minimize actions needing STO approval

Stressed Farmer Training

AS-2328 – Lifting the general records freeze and disposal of FLP records. Several issues to work out and DAFLP will be working on this

Internal Controls

DDORS – a review was conducted by fellow, Callie Erickson, IA. A survey on contents and frequency went out to 75 FLCs, DDs, FLM/FLOs, & PTs.

Will coordinate further FLP internal review actions with Perry Thompson.

Farm Bill Regulations—Changes other than equitable relief have already been implemented through a notice and handbook amendments. It also includes elimination of cash collections; dishonored check fees; and lack of good faith determination by OGC—all targeted for publication Summer 2019. The relending program (target for publication early 2020), Hemp – AMS rule targeted for 2020 planting season and 7 CFR, Part 3 – Debt settlement and offset

DARREN ASH, ACIO

NACS Convention—New Orleans



- Has been with USDA since 2016. He understands the vital role that we play in the farming community and the urgency we have with IT needs to be able to react quickly to crisis within that community.
- Business Center is now 8 months old. A lot has been done. A lot still to be done. Merging three agencies, while it does make sense, is tedious and it's a process they're trying to figure out and do right the first time. They must comply with the Secretary and Under Secretaries' requests.
- ISD – Information Solutions Division is his area. They presently have several vacancies and this can/does create issues.
- Things they are working on:
 - ◆ Implementation of Farm Bill, identifying efficiencies, computer refresh (\$2.5 million allocated by FSA), trying to tailor computer needs to the end user,
 - ◆ AppDynamic is connected to about 50 systems (DLS included). It provides real time information about any issues occurring. It helps them zero in on the issue and what the cause is. This program dramatically increases the efficiency of their IT staff.
 - ◆ eAuth as it relates to self-service—working the recognizing enrollment as an issue as well as keeping a profile active
 - ◆ AGI and IRS interactions
 - ◆ Acreage reporting & Geospatial data for PTs
 - ◆ Bandwidth – at last check 98% of offices have Ethernet connectivity. Those who don't have it are due to availability and cost effectiveness
 - ◆ Rural Development – LINC modernization. Phase I – Unauthenticated LINC portal for lenders. Would like to have implemented by December. Authenticated portal to follow at later date

SEAN O'NEIL, ASSISTANT TO DAFP



- Sean provided the group with a brief overview of DAFPs organizational structure as well as the various programs they administer.
- Last year FSA issued more than \$14 billion in payments
- Some challenges DAFP is seeing:
 - Responding quickly to emergencies and disasters
 - Maintaining integrity and accuracy in program policy and delivery
 - Effectively developing policy and software to implement existing and new program initiatives to facilitate best deliver and customer satisfaction
 - Listening to customer, stakeholders and YOU!
- Sean reviewed the Farm Bill process and what DAFP's role is in that process.

NFAOC, ST LOUIS

NACS Convention—New Orleans

Representatives were on hand to address the attendees from NFAOC (National Financial Accounting and Operations Center). Those attending were:

Alison Suhre, Director NFAOC



Mark McKinley, Acting Association Director Operations and Financial Management



Sharon Sachs, Branch Chief, GL, FCSB



Shantaye Gladney, Branch Chief, DL, FaSB



Brian Hauser, Branch Chief, Cash Management Collections Branch



Each of the representatives from NFAOC addressed the assembly and ran through a brief PowerPoint regarding their section and current issues they're seeing. After the presentations concluded a brief Q & A was held with the members and speakers.

LEGISLATIVE REPORT

NACS Convention—New Orleans

Ben Herink, NE, Legislative Committee Chair introduced Andy Quinn of McAllister and Quinn, our legislative consultant. Andy updated the group on what he's been doing on behalf of NACS for the year. Some the discussion topics were:

- Farm Bill
- FY 2020 appropriations
- Educating New NACS Members to FSA Programs
- Fundraising



Ben also presented a PowerPoint Presentation that hit on the hot topics for NACS-FSA this year, accomplishments of the past year and goals for next year. He stressed it is very important that we tell our story on Capital Hill. He and other members of the Legislative Committee—Dave Bonnett, NC; James Jackson, AL; Brandon Waldron, VA; and Mary Beth Tomica, KY, have worked diligently this last year and partnered with National Rural Lenders Association and other groups to cooperate in sharing our story.



Legislative Committee (pictured) Ben Herink, Dave Bonnett and James Jackson

Ben shared a sheet they provide to staffers on Capital Hill to help highlight what FSA-Farm Loan Programs does and the impact we have on the rural economy—entitled Data and Impact of FSA Credit:

Data and Impact of FSA Credit

The last four years has marked a historic period of distress in the agricultural economy with net farm income levels falling at rates not seen in generations. During this time, the Farm Service Agency (FSA) has processed over 37,500 Direct and Guaranteed loans annually that provided, on average, \$5.88 billion in liquidity to rural America each year. This lending amount contributed an estimated \$9 billion annually to the U.S. economy and supported tens of thousands of jobs in rural America.

FSA's loan programs are highly effective given that the FY2019 budget projects an \$84.5 million budget authority providing almost \$8.0 billion in liquidity. The data below highlights the effectiveness and vital impact of our loan programs (latest data):

- \$27.35 billion overall loan portfolio
 - 85,739 Direct Loan Customers (\$10.96B)
 - 38,018 Guaranteed Loan Customers (\$16.39B)
- Value of FSA Farm Loans in terms of a cost to the treasury to run the program:
 - \$8.0 billion in loan generation vs. \$84.5 million budget authority for FY19
 - FY19 projected subsidy rate of 1.05%
 - By contrast, the 2000-2004 average subsidy rate was 13.6%, the 2010 rate was 2.9% and the 2016 and 2017 rates were 1.09% and 1.08%.
- \$8.0 billion in loan generation equates to a \$12 billion investment in rural America (national economic multiplier of approximately 1.5)
- Low loss rates (0.49% on Direct loans and 0.3% on Guaranteed loans)

The overall economic multiplier of 1.5 in creating a \$12 billion investment in rural America speaks to the importance of FSA's role in, not only credit, but agriculture in general. A future reduction of FSA Farm Loan officials will decrease our ability to provide proper loan servicing to our customers and protect taxpayer interests. In order to mitigate rising default and potential loss rates, FSA needs to have the proper staffing levels in place.

National Association of Credit Specialists

Find us on the Web

www.nacs-fsa.org

Sign up today to receive email updates!



As our Consultative Agreement states our main mission is to work toward improving Program Delivery of Farm Loan Programs for our customers and for our FLP Staff. We welcome all FLP employees whether you are in the field office – FLM's, FLO's, FLA's, PT's, DD's or State Office FLP Specialists and Farm Loan Chiefs to be a part of our organization Support NACS with your input and ideas!

What's Ahead for NACS!

The National Association of Credit Specialists is looking ahead to another big year working hard to get our story told and further the progress we've made in improving programs. The synergy between NACS and the National Office have never been stronger. Leadership in WDC want to hear from us. We will continue to provide representation for Taskforces and work through our resolution process to make improvements—of course, this requires your input!

Look for monthly Presidential Updates, Zone Newsletters, Spring and Convention Newsletters to keep you updated on happenings in our organization.

Be sure to put the following dates on your calendar and make plans now to

attend your Zone Meeting and, of course, National Convention.

The most important thing you can do is get involved!



Omaha, Nebraska
Home of the NCAA College World Series

Important Dates:

Zone A

Las Cruces, NM

March 5-7, 2020

Zone B

Wichita, KS

February 6-8, 2020

Zone C and D

Lexington, KY

February 28-29, 2020

National Convention 2020

Omaha Hilton Hotel

Omaha, Nebraska

June 28-July 2, 2020