

National Association of Credit Specialists USDA – FSA



**2020-2021
ANNUAL REPORT**

TABLE OF CONTENTS

Leadership

NACS BOARD MEMBERS.....	5
2020-2021 NACS Committee Members	7

NACS Officer Reports

PRESIDENT’S REPORT	8
VICE PRESIDENT’S REPORT	11
SECRETARY’S REPORT.....	12
TREASURER’S REPORT	13
Budget Comparison	15
NACS – FSA Statement of Financial Position (May 31, 2020).....	17
NACS – FSA Statement of Financial Position (May 31, 2021).....	18
PAST PRESIDENT’S REPORT.....	19

Zone Representative Reports

ZONE A REPRESENTATIVE’S REPORT	20
ZONE B REPRESENTATIVE’S REPORT	21
ZONE C REPRESENTATIVE’S REPORT.....	22
ZONE D REPRESENTATIVE’S REPORT	23

2019-2020 Board Meeting Minutes





JULY 15 2020 BOARD MEETING MINUTES.....	24
JULY 23, 2020 EMERGENCY BOARD MEETING MINUTES.....	27
SEPTEMBER 24, 2020 BOARD MEETING MINUTES	28
NOVEMBER 7, 2020 FALL BOARD MEETING MINUTES.....	31
JANUARY 20, 2021 BOARD MEETING MINUTES	36
FEBRUARY 17, 2021 BOARD MEETING MINUTES.....	40
MAY 19, 2021 SPRING BOARD MEETING MINUTES.....	43
JUNE 23, 2021 BOARD MEETING MINUTES (NOT APPROVED YET)	43

Additional Items

CONVENTION RULES	51
COMMITTEE REPORT AMENDMENT FORM	54
CONSTITUTION AND BY-LAWS	55
CONSULTATIVE AGREEMENT	60
NACS PRESIDENTS 1973 TO PRESENT	64
RAY TURKNETT BLOOD, SWEAT AND TEARS AWARD	67
HONORARY MEMBERSHIP	69
NACS NATIONAL CONVENTION LOCATIONS	70

2020-2021 NACS Board Members

<p><u>President</u></p> <p><i>LeAnn Gibbs</i></p>		<p><u>Work</u> 100 Sun Ave NE, Ste 200 Albuquerque, NM 87019</p> <p>505-761-4932</p> <p>lisa.gibbs@usda.gov</p>	<p><u>Personal</u> 10348 Pintura Pl NW Albuquerque, NM 87114</p> <p>575-693-6358</p> <p>thre3gees@gmail.com</p>
<p><u>Vice President</u></p> <p><i>Kimberly Eilerman</i></p>		<p><u>Work</u> 604 E Franklin Ave Jerseyville, IL 62052</p> <p>618-498-6836 x3103</p> <p>kimberly.eilerman@usda.gov</p>	<p><u>Personal</u> 3424 N Mississippi River Rd Batchtown, IL 62006</p> <p>217-248-0526</p> <p>kim_sfs@hotmail.com</p>
<p><u>Secretary</u></p> <p><i>Kay McCoy</i></p>		<p><u>Work</u> 409 North Street Seneca, KS 66538</p> <p>785-336-3543 x131</p> <p>kay.mccoy@usda.gov</p>	<p><u>Personal</u> 1740 T Road Sabetha, KS 66534</p> <p>785-285-2417</p> <p>dkttb@att.net</p>
<p><u>Treasurer</u></p> <p><i>Ray Bartholomew</i></p>		<p><u>Work</u> 18 E 7th Ave South Hutchinson, KS 67505</p> <p>620-669-8266</p> <p>ray.bartholomew@usda.gov</p>	<p><u>Personal</u> 4107 South Obee Road Hutchinson, KS 67501</p> <p>620-200-8253</p> <p>raybart53@gmail.com</p>
<p><u>Past President</u></p> <p><i>Denise Lickteig</i></p>		<p><u>Work</u> Retired</p>	<p><u>Personal</u> 64025 735 Rd. Auburn, NE 68305</p> <p>402-274-1563</p> <p>thelickteigfamily@gmail.com</p>

<u>Zone A Rep.</u> <i>Jessica Weigand</i>		<u>Work</u> 100 Sun Ave, Ste 200 Albuquerque, NM 87109 (505) 761-4930 Jessica.a.weigand@usda.gov	<u>Personal</u> PO Box 1391 Corrales, NM 87048 720-272-9478 jess.ann.smith23@gmail.com
<u>Zone B Rep.</u> <i>Kris Wilcox</i>		<u>Work</u> 2727 W 2 nd Street, Ste 103 Hastings, NE 68901 402-463-6771 x107 kris.wilcox@usda.gov	<u>Personal</u> 1750 North I Street Fremont, NE 68025 402-879-1061 kris.bargen@gmail.com
<u>Zone C Rep.</u> <i>Nathan Adams</i>		<u>Work</u> 252 South Ridgewood Dr Rockville, IN 47872 765-569-3551 nathan.adams@usda.gov	<u>Personal</u> 99 South Wabash Rd Montezuma, IN 47862 765-562-2368 nathanadams1@hotmail.com
<u>Zone D Rep.</u> <i>Cheryl Brooks</i>		<u>Work</u> 309 W Collin Raye Dr DeQueen, AR 71832 870-584-3111x110 cheryl.brooks@usda.gov	<u>Personal</u> 495 CR 333 Cherry Valley, AR 72324 870-318-5628 davischertl@hotmail.com

NACS ZONE ALTERNATES

Zone A –	Zone B – <i>Kaiti Steckman, NE</i>
Zone C – <i>Crystal Zwilling, IL</i>	Zone D –

NACS Committee Members

*Chairperson, **Vice Chair

FLP – Loan Making	Member	Alternate
Zone A	*Rebecca Padilla, NM	Ana Gallegos-Cain, NM
Zone B	Whitney Serrano, TX	Mickelle Storr-Munnings, TX
Zone C	Amanda Robertson, KY	Anna Wooley, KY
Zone D	Nicole Cleggs-Burns, AL	Chana Thompson, AR

FLP – Loan Servicing	Member	Alternate
Zone A	Chantal Haun, CA	Katherine Lewis, CA
Zone B	*Irby McWilliams, TX	Kelli Luebbert, NE
Zone C	Tiffany Grody, OH	Nathan Denney, KY
Zone D	Tonya Washington, AR	vacant

Information Technology (IT)	Member	Alternate
Zone A	Becky Gerlach, WY	Jessica Davis, ID
Zone B	Amy Dykema, MN	Cristina Escobedo, TX
Zone C	Vicki Swift, KY	Kristin Clapp, KY
Zone D	*Sarah Harris, GA	vacant

Legislative	Member	Member
Zone A	Casey Toyne, CO	vacant
Zone B	Ben Herink, NE	vacant
Zone C	**Brandon Waldron, VA	vacant
Zone D	*Dave Bonnett, NC	Newton Gilman, GA

Management & Personnel	Member	Alternate
Zone A	John Oosterman, CA	vacant
Zone B	Eric Mortimer, TX	Heather Cox, TX
Zone C	*Juanita Ballman, KY	Carol Nagel, WI
Zone D	Theresa Windham, GA	Alec Love, MS

Membership	Member	Alternate
Zone A	Annette Peters, CO	vacant
Zone B	*Lisa Liska, NE	vacant
Zone C	Crystal Zwilling, IL	Amanda Robertson, KY
Zone D	Charlean Smith, AR	vacant

President's Report

Wow...what a wild ride these past couple of years have been? It's hard to believe that my time serving as President of this awesome Association is coming to an end. And what a couple of years it's been! After the extended furlough of 2019 and the cancelling of a couple of our zone meetings, I was hopeful that 2020 would be back to normal and basically uneventful. In fact, things started out running very smoothly. NACS members were participating in various committees, National Office task forces, and working groups and were instrumental in bringing about positive changes for the Agency. Significant contributions included new ARS codes for FLP work activities to more accurately measure FLP workload, new goals developed to measure number of chattel inspections being completed and reduction of seriously delinquent accounts, development of Penny BOT to complete promissory notes, and contributed enhancements to standards used to develop 2020 performance plans.

One of my goals as president was to increase our membership. Our membership dropped by 53 members from FY2017 through FY2019. We were able to pick up at least 12 new members during FY2020, but we were still down approximately 40 members from our member numbers in FY2017. I reached out to FLP employees in Vermont, New Hampshire, and Oregon during FY2019 to inform them of the benefits of membership and to try and encourage them to consider joining NACS-FSA. If you happen to know any of the FLP employees from these states, please feel free to reach out to them as well and invite them to join. We also have many new FLOTs that have come on board during FY2020 and FY2021. This is a great opportunity for you to reach out to them as well about becoming members of NACS!!

With the possibility of some future changes to our loan making and servicing procedures as well as the selection of a new National FBP Coordinator, I reinstated the NACS FBP Task Force in FY2020. This task force was originally created when we first started using Farm Business Plan back in 2004 or so and was instrumental in assisting National Office with the implementation of FBP. The new task force consists of 2 members from each zone along with a chairperson and include FLOs, FLMs, FLSSs, and state FBP coordinators. 3 of the current members were members of the original task force. Darren Metzger, OH, who was one of the original task force members agreed to chair the new task force. They have already reviewed and offered suggestions to National Office on a couple of potential revisions to FBP. I want to thank all of the members of this new task force for being willing to volunteer your time, especially during this pandemic period, to take on this additional responsibility on top of all of your duties. Not one of the members I contacted about this new task force turned me down.

Then...COVID-19 hit shortly after the beginning of 2020 and daily work life as we knew it changed drastically overnight. Our offices staffs were reduced to skeleton crews, doors were locked to the public, and for the majority of us, our dining room tables became our new office desks and our computers became our new office phones!

NACS members once again answered the call and became instrumental in working with National Office staff and other FLP association employees across the Nation to develop field office guidance for our

new world of teleworking to adapt some of our current programs, processes, and guidance in order to assist our farmers and ranchers through the stress of an economic shutdown.

All while learning how to navigate through network connectivity issues for teleworking from home and adapting to a new digital FSA world, a lot of us also became home-school teachers for our kids and psychotherapists for our borrowers. Talk about putting our supervised credit skills to work overnight! We've now become experts at Microsoft Teams video meetings and calls, Box secure emails, OneSpan digital signatures, and Cisco Jabber. Who remembers Teams-call Bingo? Virtual calls sometimes looked like Godzilla movies because we would forget to "unmute" ourselves before we started talking! The first 2 weeks of COVID-19, changes were coming to us like water through a firehose! Throughout this pandemic period, I worked hard to make sure that I was communicating with our members. 8 President's Updates emails were sent to NACS members from mid-March through May, 2020 detailing the most current important information regarding FLP field guidance revisions.

What we thought was going to be a 15 – 30-day work disruption, has turned into a 16-month and counting ordeal. Due to shutdown orders and travel bans that were in place, the convention committee met with the presidents of NACS, NASE, and NADD and we had to make the difficult decision to cancel our Annual Convention for 2020. This was the first time a Convention had to be cancelled since NACS started having our Annual Conventions. Since we were unable to hold the Convention, our entire NACS Board voted to step up and continue in our current positions for another year.

2021 has basically been a carryover of 2020. As I write this report, many of us are still maximizing teleworking opportunities, many of our county offices are only able to staff up to 50-75% of their normal staff levels, and we are able to welcome our borrowers in our offices by appointment only, but this has not deterred us in the least from doing what we do best which is making and servicing loans for our farmers and ranchers across this great nation. Creativity and our "can-do" attitude continue to allow us to take care of our borrowers.

While we thought things could not get much worse than 2020, this past March provided a "hold my beer" moment for 2021. Congress passed and the President signed the American Rescue Plan which included full debt relief for all eligible direct and guaranteed loan borrowers. States have selected FLP employees to serve on their ARPA payment processing teams whose main priority over the next few months is to prepare and issue debt relief offer letters to each eligible SDA borrower and process loan payoff checks. However, just as we were beginning this process, we were notified that the Agency had received a Temporary Restraining Order issued by a Judge on June 9, 2021, and we learned that we cannot issue any debt relief payments. The ARPA processing team may continue to prepare the debt relief offer letters and mail them to the eligible direct loan SDA borrowers.

We also held our first all-virtual combined zone meeting in March 2021! We had nearly 160 attendees on Friday during the first day of the event and about 60 attendees during the Saturday portion of the meeting. Many thanks to Dillard Financial Services for hosting the Zoom platform for the meeting. It was a very successful endeavor!

Once we make it through this pandemic situation, and I know we will, I hope that we can continue to utilize many of our “best practices” that were developed by our awesome NACS members!

In school we were taught the 3R's – reading, writing and arithmetic. As lenders we learn about the 5C's of credit – character, capacity, collateral, capital, and conditions. As COVID-19 restrictions start to lift in many states across our great Nation – I encourage all NACS members to remember these 4R's:

1. REST – take your annual leave – you have certainly earned it!
2. RELAX – think about all that you have accomplished this past year and a half despite all of the negative forces that you had to deal with – the COVID pandemic, horrific wildfires, extreme droughts, floods, devastating tornadoes, hurricanes, and now ARPA. And...realize that you are still here!
3. REFRESH – take a deep breath and in the words from the very popular movie Frozen – Let it Go!!! Think about your summer vacation and spending quality time with your loved ones.
4. And finally,... RECHARGE – during the next couple of days during Convention enjoy catching up with old friends and take the opportunity to add new friends to your network. Draw on the positive energy that these relationships bring and take that positive energy back with you when you return to work so you can be prepared for the remainder of 2021 and the challenges it might bring!

It never ceases to amaze me how willing our members are to give of their personal time and money to make our FSA farm loan programs better for our borrowers! You guys are simply the BEST! I want to thank our Board members and committee members for your willingness to step up and serve our NACS family over the past 2 years. I truly appreciate each and every one of you! You have made my job as President much easier. I always know that I can count on each of you to take on additional tasks as opportunities arise for NACS involvement even though I know that you are all extremely busy and have limited time available, but I rarely had any one turn down one of my requests. THANK YOU – THANK YOU – THANK YOU!

I want to encourage all our members to become more involved in the Association, whether through participating in our various Committees and Task Force opportunities to serving on our National Board. The experience you will gain and the opportunities you will have to interact directly with National Office leadership will not only help improve our programs and services but will also help you grow and expand your personal career opportunities and increase your knowledge.

Thank you so much for allowing me the honor of serving as your NACS President for these past two years. I am humbled by opportunity to represent so many great FSA employees. It has certainly been a couple of years to remember...I have truly enjoyed the ride!!!

Until next time...

LeAnn Gibbs
NACS-FSA President 2019-2021

VICE PRESIDENT'S REPORT

It's hard to believe that another year has come and gone. It feels like an eternity since I have gotten to see all my NACS friends and colleagues! To say that this past year has been a difficult one, would be an understatement. I left my office March 15, 2020 thinking that we were just headed out the door for a couple weeks, maybe a month. As the month turned into two and then to three then to six, I began to wonder if we would ever be going back. Now here we are, well over a year later and things still aren't back to normal. And I don't know about you, but I'm ready for *normal*. I'm ready for Friday morning coffee and donuts with coworkers; ready to have a farm loan customer sit in my office at my desk to have a very important face-to-face; ready to hug people I haven't seen in a while without wondering how that will be perceived; I'm just ready! This year's convention, no matter how different it may be, I hope that we all have a chance to reconnect with the people we have missed so much over the past two years.

An unintentional, two-year term turned out to be not so bad. I feel like we, as a board, have made some strides. That said, we also have a long way to go. Identifying priorities is a start, but being able to get together, brainstorm and then knock those priorities out, is where we need to be next. I hope that the future, this "semi-forced" two-year term is looked at a little harder. I believe we need this time to truly make an impact. We need this time to see things through. And most of all, we need this time because we are just going through our strong leadership, too quickly. We must focus on some of these core issues, to keep NACS going and to keep things moving forward!

I would like to thank the committee members and their chairs for also sticking this out with our board. I appreciate your hard work, your dedication and most of all, your determination to make NACS and FSA better than you found it. Your unwavering commitment is noted and very much appreciated. The committees are where the rubber meets the road for me and really the foundation of who we are and what we stand for – taking guidance from our membership and tailoring that message to our colleagues in DC. You truly are changemakers!

In closing, I would like to encourage you all to take this year and make a thoughtful step forward. If you're just a member now, think about joining a committee. If you're an alternate, think about taking a spot on the panel. If you're there already, consider a chair position or even a move to the board. I assure you, I never felt "ready" when the time came but answering the calling has truly been one of the most rewarding experiences of my professional career. So, please, thoughtfully consider what you can do...We can't do this without you!

Kimberly A. Eilerman
2019-2021 NACS Vice President

SECRETARY'S REPORT

This year continued from last year – like we were watching an intense movie, but we could only watch it on NetFlix because all the theatres were closed. Who could have guessed that COVID-19, which pounced last year, left us still working at our dining room tables and having Teams Meeting Trainings 16 months later? What a change from what we had been used to, but full of opportunities too! COVID-19 provided many opportunities for the future of our program delivery. I believe we learned so much about the possibilities and we thoroughly tested the metal of our teleworking capabilities as we continued to do our important work – meeting with customers by telephone or by Microsoft Meetings or any number of imaginative and creative ways. NACS embraced virtual technology by holding our Zone Meetings concurrently with the National Office by Zoom. Although our Zone Meetings were held virtually, they were also held concurrently so we had a wonderful opportunity to all hear the same message from our new Administrator, our new Deputy Administrator of Field Operations, our Deputy Administrator of Farm Loan Programs, and others.

Our younger members embraced the teleworking technology and helped some of us learn to “think outside the office”. Just like I needed my younger staff to help me figure out the teleworking, NACS needs our younger members to take an active role in NACS and take on the challenges that will without doubt be coming down the line.

NACS continued to build valuable relationships with leadership in Washington D.C. even though all contact was through virtual connection. Our organization had a great deal of input in several issues with National Office. We continue to have members serving on taskforces for the Optimally Productive Office initiative, Farm Business Plan and others as the National Office has need for our input.

When I agreed to run for Secretary two years ago, I thought I had signed up for a 1-year stint. Little did I know that it would turn into two. It has been a great run and I am looking forward to our upcoming Convention August 1-3, 2021. This will be my final Convention as an active NACS member and FSA employee. I have really gained an appreciation for how NACS has made a difference in our programs and our careers. I want to thank LeAnn Gibbs, President. She kept everything moving and worked diligently to get information out to our membership. She is tireless and fearless in her commitment to NACS! To the rest of our NACS Board, I have genuinely enjoyed getting to know each of you and have enjoyed the times we have spent together. You are an amazing and talented group who are passionate about NACS and its impact on our FSA programs. Thank you for a great year!

Kay A. McCoy

Kay A. McCoy, NACS Secretary

TREASURER'S REPORT

It has been a pleasure to serve as the NACS Treasurer this past year.

The following reports are included in the Annual Report:

2021 Membership Summary Report

2021 Budget/Actuals as of 5/31/2021

2021 Budget/Actuals approved at Spring Board meeting

Net Worth Statement as of 5/31/2020

Net Worth Statement as of 5/31/2021

The FY2021 Budget was developed by the Board at the 2021 Spring Board meeting.

I believe wholeheartedly that the lifeblood of our agency and our organization is our people and the relationships that we have with our fellow coworkers as well as our customers/borrowers. The opportunity to build relationships and continue friendships has taken a hit over the past year. While our financial picture as an organization gained a little ground, it has been at the expense of not being able to meet and fully craft the ideas and innovations that have made our organization a valuable asset to the agency. I challenge all members to come alongside your fellow employees to encourage them to take an active role in NACS, be a part of the resolution process, volunteer to be on committees and task forces, taking on the challenge to improve our service to our customer/borrowers as well as our work environment for each other. The challenge and customer feel of what statutorily we call "supervised credit" leaves a lot to be desired when we have customers with loans on the books that may not have ever met a loan official face-to-face, or if so, only occasionally. As we continue to stretch the use of our funds with participation loans, I believe what we do is more in line with what was/is called "collaborative credit" by the Farm Business Plan – Moody's Analytics people.

As a Farm Loan Manager, I learned a lot about the pros and cons of telework this past year. Like any new opportunity one size does not appear to fit all. Hopefully we are up to the challenge to manage what can become a friendlier employee workplace and enhance the work/life balance.

Thank you for the opportunity to serve as your NACS. I have enjoyed being involved in the NACS association and with the Board over the past year.

Ray E. Bartholomew

Ray E. Bartholomew

Treasurer

NACS-FSA

2020-2021 NACS Membership Summary Report May 31, 2021

Zone A	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members		Zone B	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members
California/Nevada/Arizona	14	14	9	7		Iowa	36	39	38	33
Colorado	12	10	8	8		Kansas	27	25	24	21
Idaho	16	13	11	9		Minnesota	32	30	30	25
Montana/Wyoming	31	21	22	18		Missouri	24	20	23	18
New Mexico	10	10	13	13		Nebraska	40	39	34	29
Utah	8	7	8	0		North Dakota	16	21	10	0
Washington	14	13	11	0		Oklahoma	0	0	0	0
						South Dakota	28	27	22	21
						Texas	37	36	32	27
Zone A Totals	105	88	82	55		Zone B Totals	240	237	213	174
Zone C	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members		Zone D	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members
Illinois	31	29	28	33		Alabama	26	20	20	17
Indiana	14	19	20	17		Arkansas	27	30	36	33
Kentucky	44	47	41	43		Florida	5	3	3	0
Michigan	13	12	19	18		Georgia	22	18	26	24
New York	25	19	13	8		Louisiana	13	11	12	10
Ohio	25	25	29	28		Mississippi	16	18	18	15
Pennsylvania	9	9	9	12		North Carolina	15	12	15	16
Virginia	27	27	26	22		South Carolina	5	6	4	4
West Virginia	6	4	5	0		Tennessee	13	13	13	15
Wisconsin	20	23	16	0						
Zone C Totals	214	214	206	181		Zone D Totals	142	131	147	134
Membership Totals							701	670	648	544

NACS FY-2020 Budget Comparison - - 06/01/2020 through 5/31/2021

	2021 Budget	2021 Actuals	Difference
Revenue			
Dues			
FY20 Zone B Dues		4,322.50	(4,322.50)
FY20 Zone C Dues		1,011.00	(1,011.00)
FY20 Zone D Dues		-	-
Total FY20 Dues	-	5,333.50	(5,333.50)
FY21 Zone A Dues	11,520.00	6,077.00	5,443.00
FY21 Zone B Dues	30,096.00	19,984.50	10,111.50
FY21 Zone C Dues	31,248.00	22,539.00	8,709.00
FY21 Zone D Dues	16,128.00	15,059.00	1,069.00
Total FY21 Dues	88,992.00	63,659.50	25,332.50
FY22 Zone A Dues		-	-
FY22 Zone B Dues		-	-
FY22 Zone C Dues		-	-
FY22 Zone D Dues		-	-
Total FY22 Dues	-	-	-
Interest Income	50.00	-	50.00
Dillard Financial	6,000.00	10,000.00	(4,000.00)
Wunder Fund Transfer	2,200.00	-	2,200.00
Savings Transfer	8,808.00	-	8,808.00
Other Sponsorships	-	-	-
Total Revenue	106,050.00	78,993.00	27,057.00
Expenses			
Consultant Fees			
Administrative Fees	360.00	390.00	(30.00)
Consultant Retainer Fees	60,000.00	65,000.00	(5,000.00)
Travel	1,000.00	-	1,000.00
Meals	140.00	-	140.00
Miscellaneous	500.00	-	500.00
Total Consultant Fees	62,000.00	65,390.00	(3,390.00)
Convention Expenses			
Awards	800.00	597.80	202.20
Board Travel - Convention	4,500.00	-	4,500.00
Committees			
Convention Committee	1,600.00	-	1,600.00
FLP-Loan Making Committee	1,600.00	-	1,600.00
FLP-Loan Servicing Committee	1,600.00	-	1,600.00
IT Committee	1,600.00	-	1,600.00
Legislative Committee	2,400.00	-	2,400.00
Membership Committee	1,600.00	-	1,600.00
Management & Personnel Committee	1,600.00	-	1,600.00
First Time Attendee Incentive	2,200.00	-	2,200.00
Marketing Incentive	100.00	-	100.00
Seed Money	1,500.00	-	1,500.00
Total Convention Expenses	21,100.00	597.80	20,502.20
Legislative Expenses	6,200.00	-	6,200.00
General Board Travel	1,000.00	1,503.48	(503.48)
Supplies/Postage/Other Expenses	200.00	-	200.00
IT Expenses	850.00	477.20	372.80
Zone Meetings			
Zone Meeting - NACS President Travel	3,000.00	-	3,000.00
Zone Meeting - State Travel	10,500.00	2,400.00	8,100.00
Zone Meeting - Zone Rep Travel	1,200.00	-	1,200.00
Total Zone Meeting Expenses	14,700.00	2,400.00	12,300.00
Total Expense	106,050.00	70,368.48	35,681.52
Margin	-	8,624.52	8,624.52

NACS FY-2021 Budget Comparison - - 06/01/2021 through 5/31/2022

	2021-22 Budget	2021-22 Actuals	Difference
Revenue			
Dues			
Prior FY's Zone A Dues		-	-
Prior FY's Zone B Dues		-	-
Prior FY's Zone C Dues		-	-
Prior FY's Zone D Dues		-	-
FY21 Zone A Dues	7,920.00		7,920.00
FY21 Zone B Dues	25,056.00	-	25,056.00
FY21 Zone C Dues	26,064.00	-	26,064.00
FY21 Zone D Dues	19,296.00	-	19,296.00
Total FY21 Dues	78,336.00	-	78,336.00
FY22 Zone A Dues		-	-
FY22 Zone B Dues		-	-
FY22 Zone C Dues		-	-
FY22 Zone D Dues		-	-
Total FY22 Dues	-	-	-
Interest Income	25.00	-	25.00
Dillard Financial	5,000.00	-	5,000.00
Wunder Fund Transfer	2,200.00	-	2,200.00
Savings Transfer	20,489.00	-	20,489.00
Other Sponsorships	-	-	-
Total Revenue	106,050.00	-	106,050.00
Expenses			
Consultant Fees			
Administrative Fees	360.00	-	360.00
Consultant Retainer Fees	60,000.00	-	60,000.00
Travel	1,000.00	-	1,000.00
Meals	140.00	-	140.00
Miscellaneous	500.00	-	500.00
Total Consultant Fees	62,000.00	-	62,000.00
Convention Expenses			
Awards	800.00	-	800.00
Board Travel - Convention	4,500.00	-	4,500.00
Committees			
Convention Committee	1,600.00	-	1,600.00
FLP-Loan Making Committee	1,600.00	-	1,600.00
FLP-Loan Servicing Committee	1,600.00	-	1,600.00
IT Committee	1,600.00	-	1,600.00
Legislative Committee	2,400.00	-	2,400.00
Membership Committee	1,600.00	-	1,600.00
Management & Personnel Committee	1,600.00	-	1,600.00
First Time Attendee Incentive	2,200.00	-	2,200.00
Marketing Incentive	100.00	-	100.00
Seed Money	1,500.00	-	1,500.00
Total Convention Expenses	21,100.00	-	21,100.00
Legislative Expenses	6,200.00	-	6,200.00
General Board Travel	1,000.00	-	1,000.00
Supplies/Postage/Other Expenses	200.00	-	200.00
IT Expenses	850.00	-	850.00
Zone Meetings			
Zone Meeting - NACS President Travel	3,000.00	-	3,000.00
Zone Meeting - State Travel	10,500.00	-	10,500.00
Zone Meeting - Zone Rep Travel	1,200.00	-	1,200.00
Total Zone Meeting Expenses	14,700.00	-	14,700.00
Total Expense	106,050.00	-	106,050.00

NACS-FSA STATEMENT OF FINANCIAL POSTION

As of May 31, 2020

ASSETS

Bank Accounts:

Checking (*4739)	\$15,084.24
Wunder Fund (*3479) [Includes donations of \$1,054.00 (\$300 from 2019 Convention) and interest income of \$1.80 for the year. \$400 was transferred to checking to go with the \$1,000 left over from transfer to checking in 2018 to cover the \$1,400 used for first time attendees at convention]	\$7,554.04
Fairness Fund (*3495) (Includes \$1.03 of interest income – no usage of funds)	\$3,964.55
Savings (*9036) (Includes \$21.10 of interest for the year – no transfers)	\$80,727.69
Total Bank Accounts	\$107,330.52
Accounts Receivable -Dues deemed collectable that are past due	\$18,011.50
TOTAL ASSETS	\$125,342.02

LIABILITIES AND EQUITY

Checks not cashed:

Zone Meeting Representation (Indiana, Kansas, New Mexico, North Carolina, Ohio, & Tennessee)

\$1,800.00	
McAllister & Quinn, LLC – consultant fees	\$5,030.00
TOTAL LIABILITIES	\$6,830.00
TOTAL EQUITY	\$118,512.02
TOTAL LIABILITIES AND EQUITY	\$125,342.02

NACS-FSA STATEMENT OF FINANCIAL POSITION

As of May 31, 2021

ASSETS

Bank Accounts:

Checking (*4739)	\$25,925.76
Wunder Fund (*3479)	\$7,669.80
[Includes donations of \$804.00 Zone A – \$180.00 - Zone B - \$250.00 - Zone C - \$148.00 - Zone D - \$176.00 – Dillards - \$50.00 and interest income of \$ for the year. No transfers to checking.]	
Fairness Fund (*3495) (\$0.40 interest income – no usage of funds)	\$3,964.95
Savings (*9036) (Includes \$8.07 of interest for the year – no transfers)	\$80,735.76
Total Bank Accounts	\$118,296.27
Accounts Receivable -Dues deemed collectable that are past due	\$12,911.00
TOTAL ASSETS	\$131,207.27

LIABILITIES AND EQUITY

Checks not cashed: Zone Meeting Representation (North Carolina from 2019)	\$300.00
TOTAL LIABILITIES	\$300.00
TOTAL EQUITY	\$129,907.27
TOTAL LIABILITIES AND EQUITY	\$131,207.27

PAST PRESIDENT'S REPORT

This organization continually impresses me! In the midst of a pandemic, NACS-FSA members and FSA employees all over the country stepped up to continue to serve our nation's ranchers and farmers – whether from your office or your own kitchen table while teleworking. Everyone was always looking for ways to get the job done. Many people stepped outside of their comfort zone to find a new way of doing things and found greater efficiencies. In so many respects, this is the NACS-FSA way – identify an inefficiency or problem and find a way to make it better. RESOLUTIONS!

This past year I have kept in touch with many of my former co-workers and NACS-FSA members through Board calls and email even though I have been retired for over a year now. I also still get the emails every day about the new FSA notices as they come out. My personal FSA role now is that of a customer so I still want to be certain I know what is happening within the office. The Board this last year has done a great job of maintaining our presence with a newly forming administration and watching the regulations to be certain they make sense for our customers. My hope has always been that we get more people involved in new roles and I see that happening often. Be sure to consider what you personally can do on a state and national level. There is always a job waiting for a person to fill it.

Take the time to take a step forward and see what you can give back to this Association that really does a lot for you – many times behind the scenes that most members just aren't aware of. I hope every member can take the leap and do a little more in the upcoming year.

This is a great Association with great members. We should all be very proud!

Take care,

Denise M. Lickteig
Past President

ZONE A REPRESENTATIVE'S REPORT

"Thank you" to the NACS board, the Zone A Presidents and all the Zone A members, for participating in NACS in 2021. The National Association of Credit Specialists has run differently for the last year, but I am grateful for the opportunity to represent the western states for our association.

The 2021 Zone A Meeting was held virtually on March 12-13. With the pandemic continuing to keep places shut down the board decided to try it this way. First and foremost, a HUGE thank you to all those that attended! We were able to have dynamic and useful discussion about issues that we face every day. These conversations were made more relevant and current by the contributions of Administrator Zach Ducheneaux, DAFO Marcus Graham and DAFLP Bill Cobb, who not only attended and presented at the meeting but also graciously answered questions from the attendee's in an engaging and enlightening Q & A session. Other sessions included Rural Development Business Center Servicing Office and Dillard's financial was able to also attend virtually, present on their products and do a couple giveaways!

After the presentations, we reviewed and discussed the resolutions, received committee reports and finally met with Andy Quinn and the legislative committee on what things are happening up on the hill.

Additionally, we couldn't complete our mission without our Committee members and I would like to take this time to thank those folks that volunteer to make sure voices are heard. Additionally, I will not be running for a board position for 2022 and am happy to answer any questions that people eyeing the opportunity to help the organization might have!

I have been honored to be the representative for Zone A in 2020 and 2021 and look forward to everything we have in store! Thank you for everything that you do!

Jessica Weigand
Zone A Representative
NACS-FSA

ZONE B REPRESENTATIVE'S REPORT

It has been my privilege to serve as the Zone B Representative this past year as NACS has continued to improve the Farm Service Agency for employees, our farmers, ranchers, and stakeholders. I would like to thank Kaiti Steckmann of Nebraska for her willingness to serve as my Alternate Zone B Representative. I have enjoyed working with the board, state presidents, NACS members and National Office. This year has been a year of transition, with several uncertainties, but the members of NACS, the NACS board, and our committees have made some significant progress in advancing our mission and will continue to do so.

I would like to recognize Zone B committee members and alternates for all their hard work. Zone B has been well represented by the following members: Loan Making- Whitney Serrano, TX, Mickelle Storr-Munnings, TX, alternate; Loan Servicing- Irby McWilliams, TX, Kelli Luebbert, NE, alternate; IT- Amy Dykema, MN, Cristina Escobedo, TX, alternate; M/P- Eric Mortimer, TX, Heather Cox, TX, alternate; Membership- Lisa Liska, NE; Legislative- Ben Herink, NE. Our NACS committees have spent many hours reviewing resolutions, on conference calls and preparing for national convention. Thank you for all your hard work. The work you do on these committees is the heart and soul of our organization. Please continue to think of new and creative ways to make our work better and improve the Farm Service Agency.

We held our Virtual Zone meeting March 12-13, where we had a great meeting with several in attendance. We appreciate LeAnn Gibbs, NACS President, Bill Cobb, DAFLP, new FSA Administrator Zach Duchenaux, and DAFO Marcus Graham, for taking the time to attend our Zone meeting, sharing information, and answering questions. We were also able to include NFAOC and Andy Quinn, of McAllister & Quinn, and would like to thank everyone who was able to visit with us via our virtual meeting. We look forward to seeing everyone at the 2022 Zone Meeting.

I would also like to thank everyone who has stepped up and served on a FSA task force this past year, as this has been tremendously helpful in working with the national office in relaying how work is going in the field with I/T programs and delivery. We will continue to need individuals for more task forces moving forward.

Again, NACS is truly an asset for all involved and continues to do its part in leading the way. I would like to thank each of you for giving me the opportunity to serve as your Zone B Representative for the second consecutive year, and again thank all committee members for stepping up to an unplanned two-year commitment in their positions. I encourage everyone to get involved in NACS at your state organization level as well as the national level, which, in turn, will benefit yourself and FSA.

"Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come." – Dwayne Johnson

Kristina Wilcox
Zone B Representative
NACS-FSA

ZONE C REPRESENTATIVE'S REPORT

It has been an unprecedented year for NACS, but it has been my privilege to serve as your Zone C Rep. once again. Everyone reading this is aware of all the changes in FSA this past year due to Covid, and it should come as no surprise that NACS had many changes to its normal practices too. By far the biggest change was the lack of a National Convention last year due to the pandemic. The officers decided that a virtual meeting would present too many challenges at the time, so we took the unprecedented step of cancelling the meeting altogether and extending the terms of the officers and committee members by one year.

Typically, one of the highlights of the year for the officers and Zone Reps is the trip to National Office to discuss issues (and member's resolutions) face to face. Obviously, that couldn't happen this year, but the lines of communication remained open. I would like to thank Bill Cobb and the rest of the National Office FLP leadership for their willingness to work with NACS. They not only listen and respond to our concerns; they also actively seek out our input from time to time when issues arise. This relationship with them is crucial to the mission of NACS.

In the spring we went ahead with a virtual Zone meeting with all Zones combined. As our first nationwide virtual event, it went well. We were able to hear from Marcus Graham, DAFO; Bill Cobb, DAFLP; and Zach Ducheneaux, FSA Administrator. We were able to have Q & A sessions with all those speakers and it was a very open and frank discussion. We especially appreciate Mr. Ducheneaux who was very new to the job at the time but was willing to field many questions on subjects such as telework and ARPA. In addition to the speakers, we were also able to have our "normal" committee discussions on proposed resolutions.

I would like to recognize and say thank you to the committee members from Zone C. Just like the National Officers, these committee members had their terms extended by a year and their willingness to give their time and effort is much appreciated. They work with National Office on members' behalf to find ways to improve Farm Loan Programs. Committee members from Zone C for 2020-2021 are as follows:

- Loan Making – Amanda Robertson, KY, and alternate Anna Wooley, KY
- Loan Servicing – Tiffany Grody, OH, and alternate Nathan Denney, KY
- Information Technology – Vicki Swift, KY, and alternate Kristen Clapp, KY
- Management/Personnel – Juanita Ballman, KY, and alternate Carol Nagel, WI
- Membership – Crystal Zwilling, IL, and alternate Amanda Robertson, KY
- Legislative – Brandon Waldron, VA (Vice Chair) and Mary Beth Tomica, KY

Once again, thank you for the opportunity to be your Zone C Representative this year. This has been a challenging year to say the least, but NACS has continued to work to try and improve FLP for both our members and our farmer customers. We certainly hope for better things to come and I encourage everyone to reach out and get involved!

Nathan P. Adams
Zone C Representative
NACS-FSA

ZONE D REPRESENTATIVE'S REPORT

It has been my pleasure and honor to serve as the NACS-FSA Zone D Rep for the 2020/21 year. I must begin my report by giving a HUGE thank-you to my fellow Zone Reps., Jessica Weigand, Zone A, Kris Wilcox, Zone B and Nathan Adams, Zone C. When everything changed, and we had to adjust to the “new” way of doing things, including a virtual All-Zone meeting, they really stepped up and handled business. They will forever have my appreciation for putting together such a seamless event.

I would also like to thank all of Zone D's committee members for making the transition to virtually meeting so smooth. They are: Nicole Cleggs-Burns, Alabama, Loan Making (Chana Thompson, AR, Alternate); Tonya Washington, Arkansas, Loan Servicing; Sara Harris, Georgia, Information Technology; Dave Bonnett, Alabama, Legislative; Theresa Windham, Georgia, Management & Personnel (Alec Love, MS, Alternate) and Charlean Smith, Arkansas, Membership.

Not one of us knew when we were elected or appointed to our positions in 2019, where we'd be two years later. I believe NACS has adjusted with grace, led by a wonderful executive board. LeAnn Gibbs, Kim Eilerman, Ray Bartholomew, and Kay McCoy deserve so much credit for keeping us on track and making sure that track is running in the right direction. Maureen Mausbach has also been a superhero, keeping our convention matters straight and setting us up for what will be a great meeting in Kansas City, Missouri, the first week of August.

As always, I can't only express much-deserved appreciation to our Board, Zone Reps. and Committee Members. I also must try to express the importance of membership—both being active and looking toward leadership roles and sharing the mission of NACS to try to impress upon non-members the importance of joining and being ACTIVE. With so many FSA/FLP employees retiring and being recruited into National Office jobs, we must make it a priority among ourselves to impress upon our new hires the importance of their employee organizations.

Once again, thank you all for your continued support of NACS, and I look forward to meeting in Kansas City!

Cheryl Brooks
2020-2021 Zone A Representative
NACS

BOARD MEETING – July 15, 2020
CONFERENCE CALL at 9:00 A.M. MT

Call in Number: 1-877-298-1532; Code: 566-072-6236

The July 15, 2020 Board Meeting was called to order by President LeAnn Gibbs at 9:04 a.m. MDT.

ROLL CALL –LeAnn, Kay, Ray, Jessica, Kris, and Nathan

SECRETARY’S REPORT – Reviewed Minutes from 06/17/2020. Jessica moved to accept the minutes as submitted. Kris seconded the motion. Motion carried.

TREASURER’S REPORT – Reviewed account balances, budget, & bills/dues to be paid. Report was sent out. Similar report to the last time. Kay moved to accept the report, Jessica seconded the motion. Motion carried.

OTHER BOARD MEMBER REPORTS

PRESIDENT’S REPORT – Convention Registration has been posted and LeAnn put out a Constant Contact message as well as a Constant Contact reminding member of resolutions. We have received no response from the state LeAnn reached out to – Washington, Oklahoma and Wisconsin.

VICE PRESIDENT’S REPORT - None

SECRETARY’S REPORT – Kay has a draft of the Annual Report. Please review and let her know of changes by Friday, July 17. Otherwise, she will include the minutes from this meeting and finish it up for posting.

TREASURER’S REPORT – No updates. No communications with the IRS.

PAST PRESIDENT’S REPORT – LeAnn presented on Denise’s behalf. Committee awards and gifts have been ordered and should be received this week. Blood, Sweat and Tears selection has been made. Denise will attend the “Old Board Meeting” on Sunday and the banquet on Wednesday.

ZONE REP REPORTS

Zone A – No update. Jessica asked about registration numbers. LeAnn stated we would discuss in new Business.

Zone B – No update. Waiting for convention.

Zone C – Nothing new

Zone D – No update.

OLD BUSINESS - None







NEW BUSINESS – Discussed the Convention. LeAnn stated that the agenda is in process. She is getting nervous about attendance due to COVID concerns. She has heard from a few people who won’t be attending for that reason. The Convention Committee will be meeting tomorrow to determine the minimum number of attendees needed to break even. LeAnn asked the board who was a hard yes, soft yes, or hard no. Kay, Ray, Kris, Jessica, and LeAnn were “yes”. Nathan is a soft “yes” in that it depends on what happens between now and then. He is concerned about quarantines. LeAnn reminded the group that the registration is fully refundable through 8/30/2020. She asked Zone Reps to reach out to State

Presidents to gauge the potential attendance. She will ask Kim to do a Committee Member poll by Friday so we can get an idea of numbers to compare with the “break-even number”. National Office has not confirmed the rumor that travel will not be permitted. LeAnn knows that Andy Quinn has already committed to a Skype Call. Board had discussion concerning situations relating to COVID. LeAnn will research the policy regulations regarding quarantining. The question was raised regarding what if we don’t have the convention. It is assumed that officers and board members will remain in place until a convention is held. Resolutions will most likely carry forward. We are truly in uncharted waters.

NEXT CONFERENCE CALL – August 19, 2020

ADJOURN – Kay moved to adjourn. Ray seconded the motion. Motion carried.

Treasurers Report – 2020-07-15

Account Summary		Customize		
	BUSINESS CHECKING ...4739	\$17,445.24	Available balance	
	Sign up for alerts		Order business checks today	
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,728.35	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3479	\$7,554.10	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,964.59	Available balance	

For reference – Account 4739 is our checking account, 9036 are general savings account, 3479 the Wunder Fund, and 3495 the Fairness Fund.

Outstanding pending reimbursements and outstanding checks:

Checks to states for representation at Zone Meetings - Kansas, Indiana, New Mexico, and North Carolina– each \$300 – total \$1,200.00

McAllister & Quinn - \$5,030.00

Denise Lickteig – Awards reimbursement - \$766.10

Pending to state for representation at Zone Meetings to pay once they are current on dues:

Washington & Texas = \$600.00

Total outstanding checks/obligations = \$7,596.10 leaving a checking account balance of \$9,849.14

Total received so far for Wunder Fund is \$754.00:

Zone A – \$180.00 Zone B - \$250.00 Zone C - \$148.00 Zone

D - \$176.00 Accounting for the Past due Membership Dues - States behind are as follows:

Zone A –Montana/Wyoming – 3 quarters, New Mexico – 1 quarter, Utah – 3 quarters, Washington – 9 quarters

Zone B – Kansas – 2 quarters, Missouri – 1 quarter, North Dakota 2 quarters, Oklahoma – 13 quarters, South Dakota – 1 quarter, Texas – 4 quarters

Zone C – Indiana – 1 quarter, New York – 1 quarter, Pennsylvania – 4 quarters, Virginia – 1 quarter, West Virginia – 1 quarter, Wisconsin – 12 quarters

Zone D – Florida – 5 quarters, Louisiana – 1 quarter, North Carolina – 1 quarter, Tennessee – 1 quarter.

NACS Emergency Board Meeting

Thursday, July 23, 2020, 2:00 p.m.

Microsoft Teams Meeting

Attendees – LeAnn Gibbs, President; Kimberly Eilerman, Vice President; Kay McCoy, Secretary (joined later), Ray Bartholomew, Treasurer; Jessica Weigand, Zone A Representative; Kris Wilcox, Zone B Representative; Cheryl Brooks, Zone D Representative.

President LeAnn Gibbs called the meeting to order shortly after 2 p.m. on July 23, 2020 to discuss developments regarding the COVID-19 situation and the status of NACS Convention scheduled for August 31 through September 2, 2020 at Omaha, Nebraska. LeAnn reported that the Convention Committee determined that we would need 50-60 attendees to break even. We have 26 commitments from the poll that the board took last week. The Convention Committee has been in contact with the hotel. The hotel is willing to allow NACS to move the date and have June 27, 2021 and July 11, 2021 available for dates. LeAnn has been in communication with the other employee associations – NASE and NADD as well and those organizations' presidents discussed their concerns regarding the uptick in cases and where we would be by the end of August.

LeAnn stated she had researched the bylaws which state, "Officers shall hold office for one year, or until their successors are duly elected and qualified."

The Board discussed the situation and concerns arising with some states possibly being put in travel restrictions. Ray Bartholomew moved to postpone the NACS Convention until 2021. Cheryl Brooks seconded the motion. Motion carried.

LeAnn asked officers and Zone Reps if they would be willing to serve until the next convention. All agreed, other than Nathan who was not present. LeAnn will visit with him. LeAnn stated that all committees will be re-appointed. Kim will provide letters confirming this to the committee members. LeAnn stated that she received a text message from Mary Beth Tomica. She resigned her position on the Legislative Committee. This will leave 4 members on that committee. LeAnn will consult with Dave Bonnett, Committee Chair, to determine if another appointment will be required.

Ray mentioned that he had received communication from NACS-RD who reminded us that 2022 will be the 50th Convention. NACS-RD is proposing to go back to Kansas City where the first convention was held. With Convention 2021 in Omaha and the plan to have the 2022 Convention in Washington, DC, the board feels that it will be very appropriate to be in Washington, DC to celebrate NACS-FSA's 50th Convention.

Cheryl moved to adjourn the meeting. Jessica seconded the motion. Motion passed.

BOARD MEETING – September 24, 2020
CONFERENCE CALL at 9:00 A.M. MT
Call in Number: 1-877-298-1532; Code: 475-163-5440

CALL TO ORDER – called to order at 10:02 a.m.

ROLL CALL – LeAnn, Kim, Kay, Ray (joined later), Jessica, Nathan, Cheryl

SECRETARY'S REPORT – Review Minutes from 07/15/2020 and 7/23/2020. Jessica moved to approve the minutes as submitted. Cheryl seconded the motion. No discussion. Motion passed.

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be

paid
OTHER BOARD MEMBER REPORTS

PRESIDENT'S REPORT – LeAnn received a response back from Dillards. Dillards responded that they would get the \$5000 check to us. LeAnn put out a Constant Comment with their information to the membership on 9/22/2020. The contract will expire next year after convention. Cheryl commented that she had passed on a question from a member to Dillards. Kimberly forward the email blast to John Lohr and he replied with a thank you.

VICE PRESIDENT'S REPORT – Vacancy on the loan making committee as Anthony Williams has moved to a CED position. Kim notified Nathan and they will put their heads together. She asked if Board had suggestion to let them know. They will recommend someone to serve after October 1 after workload slows down a bit.

SECRETARY'S REPORT – Nothing further

TREASURER'S REPORT – Ray asked if there were any questions. Ray has not seen the check from Dillards yet. Access to the office has not been possible due to COVID-19 situations. Ray has had a number of states after the reminder for September dues and he is working through several issues with different states. Oklahoma is a big challenge right now – first in getting access to funds and second getting the funds to NACS. Could Oklahoma join a neighboring state? Could these members just be National members? Ray is preparing to file 2019 taxes and is figuring that when he does, it will trigger flags with IRS regarding our previous circumstance. He stated very few states are filing. Cheryl asked about the delinquent dues report. Ray confirmed that Wisconsin, Washington and Oklahoma were 10-13 quarters behind. What about other states like Texas? Ray is in contact with States and he is working with National Finance Center to get lists.

PAST PRESIDENT'S REPORT - Denise sent a report to LeAnn – She had ordered committee gifts – coasters, that were mis-printed, and the company corrected. She has 46 of these extra coaster- sets if anyone is interested. Price will be \$5 each for a set of four.

ZONE REP REPORTS

Zone A – Jessica reported that we are moving forward with the Zone A and B Meeting in Colorado and she will be contacting Colorado to make arrangements and choose venue.

Zone C – Nathan reported that there is not a lot of activity. Looking for a replacement for the Loan making committee. Needing to work with past due states to get them under control. He will work on it

after he gets caught up after the start of the fiscal year. He expressed frustration with AgLearn courses that aren't beneficial but still required.

Zone D – Cheryl reported that North Carolina is planning to host the Zone C&D Meeting. Working on a venue. Cheryl asked if we could pick from regular Zone C or Zone D dates. Also have two alternate weekends. We will need to coordinate with Zone A and B.

OLD BUSINESS – LeAnn had talked to Dave Bonnet about replacing Mary Beth Tomika and/or James Jackson on the Legislative Committee. Newt Gillman has shown interest. LeAnn told Dave Bonnett that she had no problem with appointing him as an alternate member. Board's consensus was positive to the proposed appointment.

Ray asked if the consensus is to stay with Constant Contact and website for another year? Crystal and Amy were looking at it, but they have not put forth anything to the board yet.

NEW BUSINESS –

Reconvene Farm Business Plan Committee – looking for ideas to submit to the taskforce. One concern that has been submitted is requiring "Post-close" balance sheets for annual operating loans is not working

– it skews the current ratio. Expanding the use of FBP to include analysis and approval of guaranteed loans is another item to consider.

How are we dealing with consistency of substantial farm management participation – not being handled consistently – does NACS need to weigh in on this issue? Help with a definition or let the states weigh in on it? Board discussed this issue at length, the consensus was this was probably not something that NACS should not put further constraints on this issue.







SBA Blanket Lien Issue – EIDL loans. Board discussion. National Office is working with SBA to figure out some way to streamline a subordination request with SBA. SBA wants to regionalize the process. Also having a tough time with verification of debt with SBA. In some situations, it is a mess – particularly with jointly payable checks.

Is there potential of a face-to-face Board Meeting this fall? The cost would have to be borne by the Association. Where we are and where we would like to be regarding going under the "umbrella" of the National Association. Board discussed. Covid issues are a concern still, but a face-to-face meeting would be beneficial. We could possibly meet somewhere with cheap flights, cheap lodging. Ray suggested KCMO.

Kimberly moved to adjourn; Cheryl seconded. Motion passed.

NEXT CONFERENCE CALL – October 21, 2020

Treasurers Report – 2020-09-24

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$23,478.44 Available balance			
	Set up account alerts		Order business checks today		
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,729.72 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$7,554.23 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,964.65 Available balance			

For reference – Account 4739 is our checking account, 9036 are general savings account, 3479 the Wunder Fund, and 3495 the Fairness Fund.

Outstanding pending reimbursements and outstanding checks:

Checks to states for representation at Zone Meetings - Indiana and North Carolina– each \$300 – total \$600.00

McAllister & Quinn - \$5,030.00

Pending to state for representation at Zone Meetings to pay once they are current on dues:

Washington & Texas = \$600.00

Total outstanding checks/obligations = \$6,230.00 leaving a checking account balance of

\$17,248.44 Total received so far for Wunder Fund is \$754.00:

Zone A – \$180.00 Zone B - \$250.00 Zone C - \$148.00 Zone

D - \$176.00 Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – Idaho – 1 quarter, New Mexico – 2 quarters, Utah – 4 quarters, Washington – 10 quarters

Zone B – North Dakota 3 quarters, Oklahoma – 14 quarters, South Dakota – 2 quarters, Texas – 5 quarters

Zone C – Indiana – 2 quarters, Pennsylvania – 5 quarters, Virginia – 2 quarters, West Virginia – 2 quarters, Wisconsin – 13 quarters

Zone D – Florida – 6 quarters, Tennessee – 1 quarter.

BOARD MEETING – November 7, 2020
Hyatt Place-Airport – Kansas City MO 10:00 am

CALL TO ORDER

ROLL CALL – LeAnn, Kim, Kay, Ray, Denise, Jessica, Kris, Cheryl

SECRETARY'S REPORT – Kay had Ray post the minutes from 9/25 Board Meeting

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be

paid
OTHER BOARD MEMBER REPORTS

PRESIDENT'S REPORT – Thanked everyone for coming. Was very happy that we could mostly meet in person except for Kim, Kay and Nathan. Kay and Kim were able to join by Zoom. Nothing to report. Did send out a few Constant Comments since the last Board Meeting.

VICE PRESIDENT'S REPORT – Kim has taken a few recommendations from members for ideas of what they would like to see from committees. Anthony Williams needs to be replaced on committee. Did reach out to Zone C, Nathan, to reach out for names for Loan Making Committee. LeAnn has several surveys from New Orleans that she saved. She will provide these to Kim. Ray commended Kim for selection of venue for the Board Meeting.

SECRETARY'S REPORT – Kay emailed minutes to all the Board Members for review. Ray moved to accept minutes as submitted, Jessica seconded. Motion passed

TREASURER'S REPORT – Cheryl suggested that we set up an auto-withdrawal option available to members to Wunder Fund. Will discuss under new business.

PAST PRESIDENT'S REPORT - Denise has already purchased the Committee and Board gifts for next year's convention. BST – working on review. Has not purchased the BST plaque or President's plaque. Extra coasters are available. 24 sets remaining. Denise will give to association for speaker gifts, etc. to use as needed. Operating Manual is not going anywhere at this point. Need to update the portions that are relevant. Committee has not been active and has not met.

ZONE REP REPORTS

Zone A – Jessica Weigand – emailing back and forth on Zone meeting. Working with Brian Cook in Colorado. With Covid, we have paired it down to a hotel close to airport. May not be able to have hospitality. Restaurants within walking distance. Dates – March 6, 7 & 8 First weekend in March in Denver. Planning to move forward with that and be as flexible as possible. Combined A & B. Ray suggested having a remote option for attendees who do not wish to travel. Board determined that voting members have to be present, not remote. Kim suggested that we may need to charge virtual members for the link to help cover AV costs, etc...

Zone B – Jessica has taken the lead on the zone meeting. Kris is assisting. Looking at registration fees and will hopefully get registration forms out soon.

Zone C – No news is good news. Has been a while since he's reached out to state presidents, so he will be doing so soon. Nathan had emailed his comments previously as he was not going to be able to join the meeting

Zone D – Cheryl – emailing is occurring, she does not have a lot of details. Pretty sure it will be in Asheville, NC. Not sure how far in the process but hoping it all works out. Any of the dates for C or D from the President's Guide will be acceptable. Could also use Zone A possibly. Best to stay with the schedule, so decision was to use C or D. Reached out to State Presidents and had a concern regarding the Pathways hiring process come up. Will discuss in new business.

OLD BUSINESS

Process to transfer state associations under NACS-FSA association TIN: Ray stated we need to decide whether this is something we want to propose that all dues are paid to the National and then the National Treasurer reimburse the "State Chapters". Who will be Treasurer – propose that we either elect a "Treasurer-elect" and a treasurer or you hire someone to do the billing and collecting of dues. Discussion about the cost of the Treasurer as opposed to hiring a bookkeeper to do billing. This would require a bylaw – what if it fails? State Treasurers are not aware of what they need to do. Kris stated she did not think that Nebraska would not support being reimbursed from NACS. Ray stated that he envisions that the report from Finance Office – one report – all states. Then difference goes back to the state. It would basically be flipped. This would take care of reporting to IRS and cover states under a National umbrella. Bylaw change needs to be prepared as soon as possible so that it can be voted on at the National Convention. Board amendment? Or personal amendment? Tweaks to the wording from Zone meetings was not realized. Need to send a proposed bylaw amendment to National Treasurer's first to help with tweaking the wording for the amendment. LeAnn can put out a Constant Contact with the proposed amendment prior to convention. Kim asked, how does NADD, or NASCOE handle this issue? We need to reach out and find out as well. Kim will reach out to NASCOE for further information to share with Ray on the issue. Ray will send proposed wording out to Board, Board will review and have input and then Ray will forward to the State Treasurers for their input.

Board also discussed members who are affiliated with one state who are working in another state. This is perfectly okay – bylaws only say you must be affiliated with a State Association.

NEW BUSINESS

11:30 am

Membership Committee Report: Lisa Liska, Chairperson, joined us at 11:21 a.m. by Zoom. Membership committee geared up in anticipation of convention to work on the Membership Packet. Met three times with committee and have a final draft of the new Membership Packet. Crystal is looking at updating the website. Will put a couple of new resources on the website – Talking Points and Q & A documents. Added a quote from Anthony Williams for an updated perspective. Question – when someone signs up we get the membership form on website, they are sent to Membership Committee, but the form needs to go to the State Treasurer. Cheryl thinks we should be sending that form to Zone Reps. Some members do not know their state contact. LeAnn asked if Crystal could send to all zone reps and zone rep can determine if it is their member and can provide some contacts. Ray also suggested to include the National Treasurer on these forms as well. This could all change if we decide to go National instead of State. Need a solution now, but it may change. Lisa will visit with Krystal and work out the details. A "Join Now" button with a "behind the scenes" process would be very good. LeAnn – Could NACS Members get "discounts" or "special deals". Assigned to Membership Committee to research. Kris noted that membership challenge with this generation is "WIFM" – we need to provide concrete benefits. Lisa will ask Andy to see how other organizations handle it.

1:00 pm

Legislative Committee Report: Andy Quinn and Dave Bonnett – Started at 1:13

p.m. Provided a powerpoint presentation and will forward the file. Covid-19 has disrupted legislative efforts on the FY21 appropriations cycle. Ben participated in the Nutrition, Oversight and Department Operations Subcommittee Member Roundtable to brief members on the challenges facing the FSA. Worked with the ag lending groups on a letter to include support for farmers and ranchers for the CARES 2 legislation. Worked with ag lending groups on a letter to Senate Appropriators to include additional support in the Senate Ag.

Appropriations bill for farmers and ranchers. All contact is virtual, which has its challenges, but it has cleared schedules and has improved access. 21 budget proposal increases D-FO and D-OL. An additional \$20,000,000 for hiring new employees to fill vacancies and anticipated vacancies at FSA county offices and farm loan officers. This will be 2-year funding. CR running through December 11. No one wants a shutdown. No one wants to push this into January. Staffs are quietly discussing and hopefully with the election, will move forward. NRLA has been super to work with as a partner. Level of cooperation has been superior. Longtime House Ag Chairman, Colin Peterson lost his election in Minnesota.

Senator Pat Roberts is retiring. New leadership will be forthcoming. Still major goal is getting Term Limits rescinded and with Colin Peterson leaving, this could become more feasible. Fundraising – have engaged with Bayer, BASF and Corteva (former DuPont) on the NACS fundraising effort. Covid-19 has slowed progress. This will be one of our focuses in 2021. This is much more difficult than Andy had anticipated.

Ray – We have our records archived with McQuillen and Quinn, how is the scanning going? Files are secured but with teleworking, they have not been able to scan those documents. Still on the agenda to get done, though when they return physically to the office.

LeAnn – comment on additional funding available – very positive.

Andy – are you interested in pursuing more flexibility in teleworking? Board – yes. New Mexico Governor is on the transition team and it will be worth having a conversation regarding this issue. Cheryl asked about the possibility of removing receipt for service. Discussion regarding the painpoint for having staff and time for receipt for service. It is a Farm Bill requirement. It has morphed into Farmers.gov. Our question is, does this really serve the purpose? Regarding – work not getting done – analytics is providing this information. Andy said, “Don’t be surprised if another version of Pigford comes back in the next 4 years.” Application is now online, difficult to say that you can’t get an application. Is it more likely to be FP or FLP? Andy thinks it is more likely to be FLP due to the size of the benefit and that we are more exposed. We need to be prepared and be fact-based and pushback on any charges that are leveled at FLP.

FEDS insurance reimbursement policy discussion: Kim stated some members had contacted her regarding allowing FLO’s (or all those with loan approval) to be reimbursed for the FEDS insurance reimbursement. Board agrees we need to continue to push for this. It will be going through the resolution process, but they don’t want to wait for the entire cycle. The members would like to see us discuss it with National Office when we have an opportunity. Worth a conversation with NO. We can also ask Andy to take this on as well.

Pathways (Intern) hiring process: Cheryl brought this issue from her membership. The issue is in their state the Pathways Interns were hired as GS employees as Stay-in-school employees as “go-fers” for DD’s and appear to be groomed for CED’s, etc. Board consensus is let’s give it some time and see what happens. At least in New Mexico the 3 stay-in-school employees have been advertised – 2 for FLP and 1 for FP. Board – we are aware of the concern and we will be monitoring the situation and approach DAFO if we note a problem.

New CQR Review process discussion – Kim stated the concern is the Loan Approval Official who approved the file is equally liable as the Loan Official who prepared the file. If this is the case NACS needs to be in contact with National Office to review this issue and get it corrected. More research needs to be done. The form appears to show just the employee who prepared the file. Board discussed

individual concerns with the subjectivity of the CQR review process. Kim found the 1-FLP reference. Board will need to discuss this issue with National Office. Ray stated that this should be a personnel issue not a CQR issue.






Wunderfund – Direct Deposit availability. LeAnn recommends we approach that we bring it up with membership – suggest that members could have the option to contribute to the Wunderfund by completing a Direct Deposit form for a paycheck deduction. “For \$7.70 per pay period, you could sponsor one new member to attend National Convention.” Lifetime membership dues go to the Wunderfund. We don’t budget for lifetime membership, but we would need change when we set the dues amounts in the spring. We would change Lifetime Membership “requires a \$100 donation to the Wunderfund.”

Updates – LeAnn heard from Crystal. She asked to let us know if we need anything. She asked for a slot on our next Board Meeting to discuss Website options with us. Discussed website fee and Constant Contact fee.

Jessica moved to adjourn; Cheryl seconded. Motion carried.

NEXT CONFERENCE CALL – January

Treasurers Report – 2020-11-07

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$29,354.44	Available balance		
 Order business checks today					
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,731.07	Available balance		
	BUSINESS MARKET RATE SAVINGS ...3479	\$7,554.36	Available balance		
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,964.72	Available balance		

For reference – Account 4739 is our checking account, 9036 are general savings account, 3479 the Wunder Fund, and 3495 the Fairness Fund.

Outstanding pending reimbursements and outstanding checks:

Checks to states for representation at Zone Meetings - Indiana and North Carolina– each \$300 – total \$600.00

McAllister & Quinn - \$5,030.00

Pending to state for representation at Zone Meetings to pay once they are current on dues:

Washington & Texas - \$600.00

Total outstanding checks/obligations = \$6,230.00 leaving a checking account balance of

\$23,124.44 Total received so far for Wunder Fund is \$754.00:

Zone A – \$180.00 Zone B - \$250.00 Zone C - \$148.00 Zone

D - \$176.00 Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – Idaho – 1 quarter, New Mexico – 2 quarters, Utah – 4 quarters, Washington – 10 quarters

Zone B – North Dakota 3 quarters, Oklahoma – 14 quarters, South Dakota – 2 quarters, Texas – 1

quarter Zone C – Indiana – 2 quarters, Ohio – 1 quarter, West Virginia – 2 quarters, Wisconsin – 13

quarters Zone D – Florida – 6 quarters, Tennessee – 1 quarter.

BOARD MEETING – January 20, 2021
CONFERENCE CALL at 9:00 A.M. MT
Call in Number: 1-877-298-1532; Code: 475-163-5440

CALL TO ORDER

ROLL CALL – LeAnn, Kay, Ray, Jessica, Nathan, Cheryl

SECRETARY'S REPORT – Kay provided the minutes by email ahead of the meeting. The board reviewed the Minutes from 11/07/2020. Ray moved we accept as submitted. Motion was seconded and passed. Kay has pledged to organize notes, minutes and start working on annual report.

TREASURER'S REPORT – Ray provided several items by email ahead of the meeting, including the Treasurer's Report (attached). The Board reviewed account balances, budget, & bills/dues to be paid. Ray has followed up with two states who hadn't cashed checks yet. They both responded. One will get it cashed, the other is still looking as they have not been in the office. Ray asked about Oklahoma and if LeAnn had heard back from OK about their intent not to continue as a State Association. There is apparently a problem with finding who had access to the checking account. LeAnn will reach out again. Kay confirmed they would be welcomed to join Kansas Association. Ray moved to accept Treasurer's Report, Cheryl seconded. Motion carried.

OTHER BOARD MEMBER REPORTS

PRESIDENT'S REPORT - LeAnn did not have a lot to report. She has done a few Constant Contact messages. Ray asked about a "farewell teleconference" with National Office. LeAnn stated that Presidents and V.P from each Association was invited. Peggy Browne did recognize all the employees and their input. New contact – Ivan Suarez. Kara Napier has been promoted. Ivan will be the new association liaison and contact

VICE PRESIDENT'S REPORT – No report.

TREASURER'S REPORT – Ray received no initial response on items he sent out in December to the Board. He sent out to State Presidents and Treasurers in January and received one response from President in Pennsylvania questioning why this wasn't coming from the Board. Ray responded to the member stating that this constitutional/Bylaw proposed change was coming from him as Treasurer. Ray asked the Board to review and make any recommendations for change.

"Work Not Getting Done" Taskforce – Provided a report of the status (attached)

Ray mentioned the emails we are getting duns from the email service. It is okay to email Ray and ask him what was going on. He can send emails to both office and home email. Board agreed that would be a good idea. Let Ray know what personal email you want him to use and he will comply.

Ray reviewed Board travel – Board budgeted \$1000 for travel. We used \$1513 for the November Board Meeting. Ray moved we increase the Board Travel budget line item to \$1513.48 to cover travel for November. Cheryl seconded. Motion carried.

PAST PRESIDENT'S REPORT - Nothing to report.

ZONE REP REPORTS

Zone A – Jessica stated plans are moving forward for Zone Meetings – need to know if we are moving forward. We have two weeks until we need to provide numbers to the hotel.

Zone B – No Report

Zone C – Nathan agreed with Cheryl regarding the Zone Meeting. Nathan talked to DC in his office who was attending “No-Till Conference” virtually. Some type of Platform specifically for Conferences.

Zone D – Cheryl said she had talked to Dave Bonnett – concerns about curfews and hotels are not accepting reservations in North Carolina due to spikes of Corona Virus.

OLD BUSINESS

Discussed revisions for the dues – proposing chapters covered within the NACS Association. LeAnn has asked all Board Members to review. LeAnn also asked Ray to send out just ahead of zone meetings.

NEW BUSINESS

What are we going to do about Zone Meetings? Nathan had mentioned the Virtual Conferencing platform. Board discussed options. Ray stated in Kansas that we have partial staffs in offices. Problem is the bar is very high to be able to move up in stages. Dillard Financials representative, John Lohr, contacted LeAnn and offered their capabilities that we could use – Internet Conferencing tools such as Zoom or Teams that they would be willing to host for us. Ray suggested all zones having virtual meeting at the same time so National Office would only have to speak once. Then each Zone could go to their own “room” for the business meetings. Ray stated that the platform needs to be more robust than Zoom or Teams. Nathan stated that the platform the “No-Till Conference” used was Whova. LeAnn asked Board if she should have the Zone Reps contact State Presidents to see what their preference would be? Would need a deadline for response. February 25-27 is Zone C & D’s dates. Zone A & B would be the following weekend – March 5-6. Dave Bonnett cannot find a hotel at this point. Responses from State Presidents is too slow for us to determine. We do have a hotel in Colorado for Zone A & B. Jessica needs to know immediately so we don’t incur penalties with the hotel. Ray asked can Board make that decision or do the Zones decide on whether to go virtually. Kay stated that as Zone Rep, she made that decision during the Furlough, but Zone A was cancelled by the Board. Zone C&D was together and had a regular meeting at that time. Cheryl moved that Zones meet virtually in 2021 and have all Zones together at one meeting later to be determined. Ray seconded. Discussion – Ray said dates should be determined by when NO could attend. No later than mid-March. Jessica – Who will be the Point Person? Cheryl wondered about having Crystal Zwilling and/or Amy Dykema assist. Perhaps someone from the IT Committee? Board agreed that it wouldn’t necessarily need to be a Zone Rep to organize the Meeting.

We could reach out to Dillards. No further discussion – motion passed.

LeAnn asked the Zone Reps who would be willing to take the lead. Are there alternate Zone Reps who could help. Crystal Zwilling is Alternate Zone Rep for Zone C and Website Administrator. Nathan will ask her. Set a date. Otherwise, Jessica may be nominated by default. Ray moved to plan for the virtual option. Motion was seconded and carried.

Zone Meetings to be March 12-13, which is the last date by the operating manual. Kay seconded. Motion passed. LeAnn will reach out to John Lohr once we know who will be setting things up. Crystal and Amy might both be able to help.

National Convention is still being planned for a normal convention June 26-July 2. We will have to have 100 attendees to make it work. Looking at "Retired Members" reunion in conjunction. Concerned about how National Office would be able to attend. Maureen will be meeting with Committee this next week. Ray suggested that we include an option for attending virtually for a fee without the opportunity to vote.


We will need a response from Crystal and/or Amy by January 25 and then will have a quick Teams Call or Board call on January 28 this and work out any additional details.



NEXT CONFERENCE CALL – February 17, 2021 unless we need a meeting sooner.


ADJOURN - Cheryl moved we adjourn, Kay seconded. Motion passed.

Treasurers Report – 2021-01-20

Account Summary


Customize






BUSINESS CHECKING


...4739

Order business checks today

\$24,511.56

Available balance







BUSINESS MARKET RATE SAVINGS

...9036

\$80,732.42

Available balance







BUSINESS MARKET RATE SAVINGS

...3479

\$7,619.49

Available balance






BUSINESS MARKET RATE SAVINGS

...3495

\$3,964.78

Available balance



For reference – Account 4739 is our checking account, 9036 are general savings account, 3479 the Wunder Fund, and 3495 the Fairness Fund.

Outstanding pending reimbursements and outstanding checks:

Checks to states for representation at Zone Meetings – Indiana (still have check and hope to get deposited soon) and North Carolina (out of office till tomorrow & will check then and get bay with me) – each \$300 – total \$600.00

McAllister & Quinn - \$5,030.00

Pending to state for representation at Zone Meetings to pay once they are current on dues:

Washington & Texas - \$600.00

Total outstanding checks/obligations = \$6,230.00 leaving a checking account balance of

\$18,281.56 Total received so far for Wunder Fund is \$754.00:

Zone A – \$180.00 Zone B - \$250.00 Zone C - \$148.00 Zone D - \$176.00

Accounting for the Past due Membership Dues - States behind are as follows (note December dues reminder did not get sent until January 3rd, 2021):

Zone A – California – 1 quarter, Montana – 1 quarter, Utah – 5 quarters, Washington – 11 quarters

Zone B – Kansas – 1 quarter, Minnesota – 1 quarter, Missouri – 1 quarter, Nebraska – 1 quarter, North Dakota 4 quarters, Oklahoma – 15 quarters, South Dakota – 1 quarter, Texas – 2 quarters

Zone C – Indiana – 3 quarters, Kentucky – 1 quarter, New York – 1 quarter, Ohio – 2 quarters, Pennsylvania – 1 quarter, Virginia – 1 quarter, West Virginia – 3 quarters, Wisconsin – 14 quarters

Zone D – Alabama – 1 quarter, Florida – 7 quarters, Louisiana – 1 quarter, Mississippi – 1 quarter, North Carolina – 1 quarter, South Carolina – 1 quarter, Tennessee – 1 quarter.

BOARD MEETING – February 17, 2021
CONFERENCE CALL at 9:00 A.M. MT
Call in Number: 1-877-298-1532; Code: 475-163-5440

The Board Meeting was called to order by President, LeAnn Gibbs at 10:02 a.m. The following members were in attendance: LeAnn, Kim (joined late) Kay, Ray, Jessica, Nathan

SECRETARY'S REPORT – Kay provided the Minutes from 01/20/2021 by email just ahead of the minutes. Members had not had a chance to review closely. Ray moved we accept with agreement that if members find something later to correct to do so. Jessica seconded. Motion passed.

TREASURER'S REPORT – Ray reviewed account balances, budget, & bills/dues to be paid. He sent out the Treasurer's Report and information by email just ahead of the meeting. The two \$300 checks were found, they just haven't been presented for payment yet. First quarter dues payments are due. A reminder was sent, and Ray had provided a report to LeAnn, which should include who has not paid December yet. Jessica moved to accept. Kay seconded. Motion carried.

OTHER BOARD MEMBER REPORTS

PRESIDENT'S REPORT: LeAnn has reached out to Ivan Juarez, our new liaison, with an invite to Acting Administrator, DAFO and Bill Cobb with regard to Zone Meetings... She also reached out to Bill Cobb personally and he has it on his calendar. Andy Quinn will attend on Saturday morning.

VICE PRESIDENT'S REPORT – Kim joined later, but did not have anything new to report.

SECRETARY'S REPORT – Reminded Board that Officer Reports will be needed for Annual Report. She mentioned that April 1 will be a reasonable deadline.

TREASURER'S REPORT – Will be handled in new business. PAST

PRESIDENT'S REPORT - no report

ZONE REP REPORTS

Zone A – Jessica reported that she had met with Dillard's regarding the Zoom Plan for Zone Meetings. Dillard's feels confident they can accommodate 150 attendees. Will be meeting set-up with pre-registration. Each Zone will have a "Room" and "Room Leader" with an agenda. Planning committee will meet tomorrow to review the plan and make sure they aren't missing anything. Then she will meet with Dillard's again to hammer out the details. She will need definite agenda of speakers. Need to model it after Zone Meetings as much as possible in order to provide new attendees a sense of what Zone Meetings are. Twenty-nine registrants so far. Ray asked how we have marketed to a broader audience than just membership? LeAnn suggested that Zone Reps could reach out further to staff who are not necessarily members. Jessica suggested that we should send out the link to register to additional staff in their state through State Presidents. LeAnn asked Zone Reps to send information out to the state presidents and ask to share with their loan staff.

Zone B – No report.

Zone C – Nathan reported planning for the Zone Meeting. He thanked Jessica for taking the lead in that. He does plan to be at the planning meeting tomorrow. Noted that Tiffany Grody from Ohio is also on the Planning Committee. LeAnn mentioned Angie Biester and Tanya McIlvray are also on the Planning Committee from NASE.

Zone D – No report

OLD BUSINESS - None

NEW BUSINESS – LeAnn had the following items:





1. Andy Quinn shared with LeAnn that McAllister & Quinn also have a Zoom line available. She thanked him for the offer and told him we would keep them in mind for the next time we have a need.
2. Our contract with Dillards will be up in June. Do we want to continue a contract with them? We will need to seriously consider in the next couple of months.
3. Maureen provided an update on the Convention. They are gathering information from the responses on the survey. They had 182 responses on the first survey and 77 responses from the second survey, which added the question about postponing to September – some may be repeats. They will have the report compiled by today hopefully. She will work with the Hotel and see if we can re-negotiate some items if our numbers are down. She will meet with committee to review responses and then will contact the Board for response.
4. LeAnn stated she had received an Email from a Farm Loan Manager regarding debt forgiveness for SDA's, so apparently the word is out regarding the appropriations coming from the Ag Committee in the House of Representatives. Kay suggested that the Legislative Committee provide some talking points for Board to share as needed. Ray suggested that NACS must be involved in the writing of the procedure for whatever comes out of Congress. LeAnn will reach out to Bill Cobb with regard to this concern.

Ray discussed the Moody's Meeting with National Office Staff, Farm Business Plan Coordinators, Chiefs and the NACS FBP Committee enhancements meeting he was in yesterday. Tax Form Reader will take tax return information from IRS and will enter it into the FBP. There are positives and negatives with this. Equity Reconciliation Manager will compare differences in asset items to the detail level. Our updates are running in the 18's and the lenders are running in the 21's.

NEXT CONFERENCE CALL – March 8, 2021 – This will be a quick call to make sure we are ready for Zone Meeting. We will do it as a Teams Call.

ADJOURN - Kay moved to adjourn. Kim seconded. Motion carried.

Treasurers Report – 2021-02-17

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$24,801.26 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,733.11 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$7,619.55 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,964.82 Available balance			

For reference – Account 4739 is our checking account, 9036 are general savings account, 3479 the Wunder Fund, and 3495 the Fairness Fund.

Outstanding pending reimbursements and outstanding checks:

Checks to states for representation at Zone Meetings – Indiana (still have check and hope to get deposited soon) and North Carolina (found check and will deposit soon) – each \$300 – total \$600.00

McAllister & Quinn - \$5,030.00

Pending to state for representation at Zone Meetings to pay once they are current on dues:

Washington & Texas - \$600.00

Total outstanding checks/obligations = \$6,230.00 leaving a checking account balance of

\$18,281.56 Total received so far for Wunder Fund is \$754.00:

Zone A – \$180.00 Zone B - \$250.00 Zone C - \$148.00 Zone D -

\$176.00 Accounting for the Past due Membership Dues - States behind are as follows (just sent

March dues reminder):

Zone A – Montana – 1 quarter, Utah – 5 quarters, Washington – 11 quarters

Zone B – Kansas – 1 quarter, Missouri – 1 quarter, Nebraska – 1 quarter, North Dakota 4 quarters, Oklahoma – 15 quarters, South Dakota – 1 quarter, Texas – 2 quarters

Zone C – Ohio – 2 quarters, Pennsylvania – 1 quarter, Virginia – 1 quarter, West Virginia – 3 quarters, Wisconsin – 14 quarters

Zone D – Alabama – 1 quarter, Florida – 7 quarters, Mississippi – 1 quarter, North Carolina – 1 quarter, South Carolina – 1 quarter, Tennessee – 1 quarter.

SPRING BOARD MEETING – May 19, 2021

CONFERENCE CALL at 9:00 A.M. MT

Call in Number: 1-877-298-1532; Code: 475-163-5440

The Spring Board Meeting was called to order on May 19, 2021 by President LeAnn Gibbs at 9:02 a.m. MT

LeAnn Gibbs, President; Kimberly Eilerman, Vice President; Kay McCoy, Secretary; Ray Bartholomew, Treasurer; Jessica Weigand, Zone A Representative; Kris Wilcox, Zone B Representative; Nathan Adams, Zone C Representative; Cheryl Brooks, Zone D Representative, and Maureen Mausbach (to present the Convention Update) were present.

SECRETARY'S REPORT – Kay reviewed Minutes from 02/17/2021 Meeting, which were provided by email to the Board. Jessica moved to accept the minutes as presented, Kris seconded. Motion passed. Kay requested reports from President, V.P, Treasurer (budget, etc.), and Zone Reps for the Annual Report – which will be published by end of June. She needs reports by June 1.

TREASURER'S REPORT – Ray reviewed account balances, bills/dues to be paid. The reports are attached. No major changes in the Treasurer's Report. Kim moved to accept Treasurer's Report from Kris seconded the motion and it passed.

OTHER BOARD MEMBER REPORTS

PRESIDENT'S REPORT – LeAnn had nothing to report other than the items discussed in old and new business.

VICE PRESIDENT'S REPORT – Kim sent email to Committee Chairs on taskforce requested by Bill Cobb.

PAST PRESIDENT'S REPORT - no report

ZONE REP REPORTS

Zone Meeting Report – Jessica – Zone Meeting was a success even if virtual. Kris will work on a Report of the Joint Zone Meetings for the Annual Report.

Zone B – Kris is working on a Newsletter for Zone B to cover what was discussed at Zone Meetings.

Zone C – Nathan stated that he thought virtual Zone Meeting went well. Received good feedback from membership.

Zone D – Cheryl mentioned a few items from their meeting

OLD BUSINESS

Maureen presented an update on the Convention Committee – The NACS Committee met with NASE and NADD's committees and with Kara from FPAC. Kara informed the group that the National Office Staff cannot participate at all if we meet face-to-face. We can separate our convention and have a separate Virtual Meeting – totally separate from convention. We could have face-to-face convention at a different time. The Committee is proposing a face-to-face annual meeting August 4-7 and then a separate virtual meeting with NO and ST Louis staff at a separate time in September and October. We will be able to meet with National Office Staff by Microsoft Teams. We cannot charge a

fee. The committee proposes an Annual Business Meeting August 5, 6, and 7 in Kansas City as a Central location at the Embassy Suites by the airport. NASE decided to set up their own meeting. They will participate in the virtual meeting with NO. \$1500 seed money from the 2020 convention will cover the cost.

Registration fee would be approximately \$20. The Board discussed how many will attend. We estimated 30-40. Rooms are \$123. Hotel will shuttle to area restaurants. Committees meet prior to this then we could go right to the Committee Reports at the Annual Meeting.

Maureen asked:

1. What does the board think of the two-day meeting? Board agrees with this.
2. What does the board think about committees meeting in advance? Not discussed
3. Will Board allow use of the \$1500 seed money? The \$1500 seed money is already in the convention account now. \$1500 would be the total needed plus the registration fees will take care of the hotel cost of \$1800 plus 35% service fee. Board agrees with using the funds in this manner.
4. Do a luncheon on Friday instead of banquet? Board agrees with this proposal.
5. How many attendees do we think we will have? – Board agreed to plan on 30-50 attendees but to go low on rooms, especially since there is overflow available at the hotel.

Board agreed to the committee's plans as Maureen submitted. We will move forward with the plan.

2022 – problems with WDC – Patriot Plaza may not be available any longer. Looking at other alternatives. Due to contractual obligations to Omaha, may be in Omaha in 2022.

Kim asked about the MOU – will NO honor the “Official Time”. She asked that this be checked out. We agreed that NO needs to honor this. LeAnn will talk to Kara. The virtual meeting with NO should be “official time” for anyone who attends.

Kim asked “What is our contractual obligation with Omaha?” Maureen stated that they want us to re-book. They have been working with us. We do have a commitment to book with them either in 2022 or 2023. Our biggest problem is working around the College World Series.

Ray reviewed the 2020-2021 Budget status.

With no Convention in 2020, that has helped with shortfall.

We have paid 13 months of consulting fees instead of 12, which is why that line item is higher than the budget number.

NEW BUSINESS

Ray submitted the 2021-2022 Draft budget projections.

Budget projection was emailed to the Board. It mirrors 2020-2021 budget. Main change is in the reduction in the number of members. Seed money should be renamed Convention expense. We must increase membership. There is a new membership package. LeAnn will be putting out an email blast. Kim stated we need to brainstorm ways from a National perspective to recruit. Think on for next meeting. Motion to approve the 2021-2022 Budget as submitted – Ray moved to accept budget as submitted, Kay seconded. Motion carried.

- 2021-2022 Set National Assn dues – Treasurer

Ray moved that we keep the dues structure and fees the same as in the past. Kay seconded. Motion carried.

- 2021-2022 Set new member's dues – Treasurer
- Taken care of in the previous motion.

- First-time attendee's incentive – Treasurer
Set at \$2200 – Kim moved to leave as in the past. Cheryl seconded. Motion carried.
- Dillard's Contract expires July 31, 2021. Kris recommended we need to re-negotiate. Kim agreed and she added that it needs to be year-by-year. Expiration messes with our budget. Need to discuss with NASE.
- Ray stated that our budget is in much worse condition than Dillard's with 150 members nationwide. Consulting fees is a big budget item. Kim stated that reality is we can only recruit so many members, we have a spending issue that we need to address.





Call was terminated at 11:20 a.m. – five minutes after LeAnn left the meeting for another teleconference.

Items not discussed were:

- Seriously delinquent dues from states – not discussed
- Inventory report - delegate and alternate ribbons, lapel pins, etc – not discussed
- Status of resolutions – Vice President

NEXT CONFERENCE CALL - June 23, 2021

Treasurers Report – 2021-05-19

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$25,925.76 Available balance			
	★ New: Digital resources center				
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,735.08 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$7,669.74 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,964.92 Available balance			

For reference – Account 4739 is our checking account, 9036 are general savings account, 3479 the Wunder Fund, and 3495 the Fairness Fund.

Outstanding pending reimbursements and outstanding checks:

Checks to states for representation at Zone Meetings – North Carolina (found check and will deposit soon) – \$300.00

Pending to state for representation at Zone Meetings to pay once they are current on dues:

Washington & Texas - \$600.00

Total outstanding checks/obligations = \$900.00 leaving a checking account balance of \$25,025.76

Total received so far for Wunder Fund is \$804.00:

Zone A – \$180.00 - Zone B - \$250.00 - Zone C - \$148.00 - Zone D - \$176.00 – Dillards - \$50.00

Accounting for the Past due Membership Dues - States behind are as follows (just sent March dues reminder):

Zone A – Montana – 2 quarters, New Mexico – 1 quarter, Utah – 6 quarters, Washington – 12 quarters

Zone B – Kansas – 2 quarter, North Dakota 5 quarters, Oklahoma – 16 quarters, South Dakota – 2 quarters, Texas – 3 quarters

Zone C – Ohio – 1 quarter, Pennsylvania – 2 quarters, West Virginia – 4 quarters, Wisconsin – 15 quarters

Zone D – Florida – 8 quarters, Mississippi – 2 quarters, North Carolina – 2 quarters, South Carolina – 2 quarters Tennessee – 2 quarters.

NACS Board Meeting
6/23/2021
Via Conference Call

Attendees: LeAnn Gibbs, President; Kimberly Eilerman, V.P.; Kay A. McCoy, Secretary; Ray Bartholomew, Treasurer; Jessica Weigand, Zone A; Kris Wilcox, Zone B; Nathan Adams, Zone C; Cheryl Brooks, Zone D.

President LeAnn Gibbs called the meeting to order at 9:00 a.m. MDT.

Secretary's Report – Kay stated she sent out the meeting minutes from May 23, 2021. Jessica moved to accept minutes; Ray seconded. Motion carried.

Kay stated she had all officer reports for the annual report except for Zone B and Zone C. Both will get their reports to her. Kay stated that annual report is nearly put together. It will be thin this year because all there will be is minutes and officer reports.

Treasurer's Report – Ray provided the Treasurer's Report ahead of the meeting and it is attached. Ray stated he was a little late getting quarterly reminder out, so that is why there are several states on the list. He stated that we need to discuss whether Texas and Washington get \$300 Zone attendance from a year and a half ago, if they pay their dues current. Texas is in transition with Treasurer's and Ray has been in contact with them. LeAnn will put a reminder in the email blast to remind all states that dues must be paid current through June 1, 2021 to be eligible to have delegates seated at Convention.

Kay moved to accept Treasurer's Report; Cheryl seconded. Motion carried.

Ray stated that the by-laws change proposal for changing withholding for dues directly to NACS, the wording needs to be changed to "NACS will collect National dues and then States will be responsible for collecting their own dues." Ray will tweak the wording and get it to LeAnn to send out in the Constant Contact. LeAnn asked him to share the new wording with the Board as well. LeAnn will put out the Email blast either Thursday or Friday.

President's Report – LeAnn will discuss the Convention information under New Business.

V.P. Report – Kim had joined us but was cutting out due to connectivity issues. She communicated by Teams and indicated she was on the call. She had no report.

Past President Report – Denise provided her comments by email as follows:

"Good morning,

Since I will not be able to be on the Board call, I will give you my 2 cents right now.

With the modified format for this year's convention, I have a couple of questions.

1. When will the committee gifts be presented? I still have the gifts safely tucked away in my spare bedroom and ready to hand out.

2, Will the Board awards and Blood, Sweat, and Tears Award be presented at the conclusion of the annual meeting?

I plan to attend the convention on Tuesday for the annual meeting

*******IMPORTANT*******

If anyone on the Board has a nominee for the Blood, Sweat, and Tears Award, please let me know ASAP. I have three names in my mind I am mulling over and would be curious if any of this match your thoughts.

Regarding the Dillard Financial contract, I am not a big fan of how they conduct themselves or their business. However, if they want to continue to hand over money to us, go ahead and write the check. I doubt what they get as a benefit from our members does not offset what they give us. Plus their money is a huge bonus to our budget.

I really think NACS should have some input into the provisions of the contract and do not accept what they give us without modification. Here is what I would offer as my suggested clauses.

1. There should be definitive dates for the checks to come from Dillard. Late payments from them could be a reason to terminate the contract for default.
2. There should be language in there saying that Dillard will be the only **NACS invited** benefits/retirement vendor at jointly sponsored meetings and conventions or at NACS only events. This gives our sister organizations the opportunity to invite whomever they want.
3. The term of the contract should only be for 2 years. Four years is way too long to be in a relationship with these folks that we cannot get out of.
4. The fulfillment of the contract must be done by all parties. For example, if they don't want to send a rep to our meetings, they should still be obligated to send a door prize or giveaways and, in turn, we will agree to set up a table with their stuff on it even if they are not there. On our part, we agree to make sure to rep them (at least a very little) at our meetings and on our website.

Just my ramblings - for what they are worth.

If I failed to get anyone's email correct, please be sure to forward this to the entire

Board. Looking forward to seeing everyone in August!

Zone A – No Report

Zone B – Working on report for Annual Report. Also working on joint Zone Newsletter.

Zone C – No Report.

Zone D – No Report.

Old Business:

Review of the Dillard's Financial Solutions Contract which expires July 31, 2021. Dillard's is willing to extend "as is" or discuss changes with Board. Denise had commented that she had concerns with the 4-year term. She also stated we need to specify that we have no control over what other associations do regarding inviting competitors. The contract stated Dillard's will pay quarterly, but they have been paying annually. Kimberly agreed with Denise's recommendations. Nathan had asked how many of our members participate in their programs. Kay stated that we really didn't need to be concerned if they were making money or not, what mattered is the payment we receive. Cheryl, however, we might need to know if a lot of members are participating then we might want to re-negotiate for more. Ray agreed with previous comments but recommend that we do a "one-year extension" and then gather information from our membership to determine where we stand and if we need to re-negotiate. Also need to add the concern about other employee organizations.

LeAnn asked Kim when the deadline should be for resolutions.

New Business:

LeAnn forwarded a new revised draft of the Convention Agenda to the Board. The Luncheon will be on Tuesday, not Monday. Board reviewed the agenda. Discussed concerns with New/Old Board Meeting. Main concern is transferring Treasurer account at Wells Fargo after Banking hours. Audit committee needs to know that they will need to audit 2 years, not just 1 year. LeAnn assigned Zone A for Monday, B for Luncheon and C for Tuesday, to find people to do the Invocation at those times. Board Meeting on Sunday – change from 3-5 to 3-4, since it will be a short meeting, it will take the place of the July 28 Board Meeting. Ray – discuss how we are dealing with recruiting new members and states not paying dues.

There are 5 or 6 rooms reserved so far. LeAnn will remind everyone that they need to register and reserve their rooms. If issues reserving rooms, let Maureen know – she can get rooms added.

Hotel will waive the parking fee but will need to reserve through the NACS





block. Ray stated there is a concern with not having a link to the Events on the website.

Cheryl asked if Maureen reserved any rooms in our block for Saturday night. Maureen had put that information in her Constant Contact, but no one had it available. LeAnn will provide the information.

Next Board meeting will be Sunday August 1 at Kansas City, MO.

Cheryl moved to adjourn; Jessica seconded the motion. Motion passed.

Treasurers Report – 2021-06-23

Account Summary		Customize		
	BUSINESS CHECKING ...4739	\$27,088.76 Available balance		
★ New: Digital resources center				
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,735.76 Available balance		
	BUSINESS MARKET RATE SAVINGS ...3479	\$7,669.80 Available balance		
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,964.95 Available balance		

For reference – Account 4739 is our checking account, 9036 are general savings account, 3479 the Wunder Fund, and 3495 the Fairness Fund.

Outstanding pending reimbursements and outstanding checks:

Pending to state for representation at Zone Meetings to pay once they are current on dues:

Washington & Texas - \$600.00

Total outstanding checks/obligations = \$600.00 leaving a checking account balance of \$26,488.76

Accounting for the Past due Membership Dues - States behind are as follows (just sent March dues reminder):

Zone A – California/Nevada/Arizona – 1 quarter, Montana/Wyoming – 3 quarters, New Mexico – 2 quarters, Utah – 7 quarters, Washington – 13 quarters

Zone B – Kansas – 3 quarters, Minnesota – 1 quarter, Missouri – 1 quarter, Nebraska – 1 quarter, North Dakota - 6 quarters, Oklahoma – 17 quarters, South Dakota – 3 quarters, Texas – 4 quarters

Zone C – Indiana – 1 quarter, Kentucky – 1 quarter, New York – 1 quarter, Ohio – 2 quarters, Pennsylvania – 3 quarters, Pennsylvania – 1 quarter, Virginia – 1 quarter, West Virginia – 5 quarters, Wisconsin – 16 quarters

Zone D – Alabama – 1 quarter, Florida – 9 quarters, Louisiana – 1 quarter, Mississippi – 3 quarters, South Carolina – 1 quarter, Tennessee – 3 quarters.

CONVENTION RULES

Dear Mr./Madam President/Chairperson:

I move the delegates of this convention adopt the following convention rules as it conducts its business during this National Convention. The convention rules are as follows:

1. All resolutions, amended and consolidated, are to be presented to the convention floor in writing, according to the approved format, after having been discussed, prioritized, and recommended by the appropriate committee or Zone.
2. Rules and procedure shall be suspended during the meeting of the convention for the purpose of allowing full discussion of the proposed resolutions. Non-members must request permission from the committee chairperson to enter the discussion.
3. The Committee Reports shall be submitted in the following format:

THE (NAME OF THE COMMITTEE) MET AT THE (HOTEL, CITY, STATE) ON (DATE OF CONVENTION), TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE

RECOMMENDED FOR ADOPTION: CONCERN:

PROPOSED SOLUTION:

The committee will also submit a list of non-adopted resolutions. Adopted and non- adopted resolutions will be numbered sequentially. The first non-adopted resolution will be assigned the next consecutive number that follows the number of the last adopted resolution. The heading above the first non-adopted resolution will read as follows:

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED

FOR NON-ADOPTION: CONCERN:

PROPOSED SOLUTION:

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

Respectfully submitted by the 20 /20 (Name of Committee),

_____ Zone A	_____ Zone B
_____ Zone C (Chairperson designated after Zone the member is in)	_____ Zone D

4. Committees have the authority to consolidate similar resolutions and edit resolutions for spelling, and clarity.
5. Amendments presented during the Annual Meeting by a Zone to an existing adopted or non-adopted resolution or moving a resolution from non-adopt to adopt or vice versa will use the approved NACS form for this purpose. **A written version of the proposed amendment must be presented to the Secretary immediately using Exhibit 3-M Committee Report Amendment Form.**
6. During the annual business meeting, all members will be permitted to engage in debate. However, only members identified by a delegate badge will be permitted to vote except in cases where motions requiring a vote of all members present are necessary.
7. The NACS Board shall have authority to edit the resolutions for spelling, clarity, and consistency prior to submission to the National Office.
8. Order of elections shall be as follows: President, Vice President, Secretary, and Treasurer. Zone Representatives shall be elected in Zone Meetings.
9. Nominating speeches shall be limited to two minutes, seconding speeches to one minute, and candidate speeches to two minutes.

10. Rules of procedure shall be suspended for the purpose of nominating and seconding of candidates to permit any NACS member attending to either make or second a nomination.

COMMITTEE REPORT AMENDMENT FORM



Committee: _____ Farm Loan Making
(select one) _____ Farm Loan Servicing
_____ Information Technology
_____ Management/Personnel
_____ Legislative

Resolution #: _____

Type of Amendment: _____ Language Change
(select one) _____ Move from Adopt to Non-Adopt
_____ Move from Non-Adopt to Adopt

Motion made by _____
Name

_____ State

Seconded by _____
Name

_____ State

Changes: *(For language changes, be exact)*

CONCERN:

SOLUTION:

CONSTITUTION AND BY-LAWS

Constitution and By-laws

The following is the constitution and by-laws, as presently amended.

ARTICLE I – NAME

This organization shall be known as the National Association of Credit Specialists of the USDA - Farm Service Agency.

ARTICLE II – OBJECTIVES

- A To expand, improve, and expedite the services of USDA Agencies to Rural America.
- B To promote the social, economic, professional and vocational skills, civic and personal welfare of all USDA - Farm Service Agency employees to:
 - (1) Ensure equal status and privileges with other federal and non-federal employees.
 - (2) Improve morale and efficiency by giving suitable recognition both to individual employees and to USDA - Farm Service Agency field offices whose performances are outstanding.
 - (3) To collect and disseminate information relating to items 1 and 2 listed above and to use such information for the general good without favoritism, bias, or prejudice.
- C To help organize associations in all states.
- D To cooperate and affiliate with other organizations whose objectives are similar and compatible with those to this Association

ARTICLE III – MEMBERSHIP

- A. Membership shall consist of four kinds:
 - 1. REGULAR - regular membership shall be those employees, not including political appointees, involved in agricultural credit services that have supervisory and/or program management responsibilities *and/or whose job responsibilities include primary duties of agricultural credit programs technical support*, which pay quarterly dues and agree to abide by the Constitution and By-Laws of this Association. – **Revised at NACS Convention, New Orleans, 2019.**
 - 2. ASSOCIATE - All individuals who have an interest in the objectives of the Association but do not qualify for regular membership, who pay dues and agree to abide by the Constitution and By-laws of this Association.
 - 3. RETIRED - All retired employees of the USDA Agencies shall be eligible for retired membership by payment of annual dues and agreeing to abide by the Constitution and By-laws of this Association.
 - 4. HONORARY - Any person who the Board of Directors shall recommend and receive a 2/3 vote from the official delegates at the annual meeting.

- B. Regular membership only, shall carry with it the privilege of holding any office to which they may be elected or appointed and can represent their state if appointed a delegate and have voting privileges on matters brought before the Association.
- C. Membership in this organization will be free of discrimination in terms of membership or treatment because of race, color, religion, sex, national origin or age.
- D. To qualify for membership in the National Association, an individual must be a member of a State Association or a duly recognized Association of Credit Specialists working in a state, regional or national office.
- E. With exception to duly recognized State Associations, all state, regional or national office associations must submit a copy of their proposed Constitution and By-Laws to the NACS-FSA Board of Directors for review and acceptance. The proposed Constitution and By-Laws must clearly define their proposed membership criteria.

ARTICLE IV – GOVERNMENT

A. OFFICERS

Officers of this Association shall be a President, Vice President, Secretary and Treasurer, who shall hold office for one year, or until their successors are duly elected and qualified.

B. BOARD OF DIRECTORS

The Board of Directors shall consist of the newly elected officers, the retiring president and the zone representatives. For the first year of the newly formed Association, the retiring president shall be the 1995/1996 president of the dissolved National Association of County Supervisors.

C. The four officers and past president shall be the executive committee.

D. Manner of Election

1. Each state or duly recognized association in good standing on the first day of the national convention shall be entitled to the following delegates and alternates based on the regular membership in the respective association:

Membership	Delegates	Alternates
1-10	2	2
11-25	3	3
26-40	4	4
41 - +	5	5

Membership shall be shown by the records of the National Association Treasurer as of the first day of the National Convention. Selection of each delegate and alternate shall be evidenced by a certificate signed by the President or Secretary of each state or recognized association.

2. Only registered delegates with certified credentials and present, shall be entitled to vote and each such delegate may cast one vote at each election and on every question submitted to the convention.
3. A majority of the registered delegates with credentials, present at any convention, shall constitute a quorum.
4. The election of the President, Vice President, Secretary, and Treasurer shall be at the annual

convention with the membership in attendance and the state delegates casting votes as prescribed.

5. The Nation will be divided into zones as determined by the Board of Directors. The Board of Directors will assign each new association to a Zone. The Zone Representatives will be bound by the wishes of their zone at the Board of Directors meeting and will cast votes in keeping with the instructions given. The zone representatives shall be elected by ballot at the annual meeting by the delegates of the states or recognized associations comprising the zone.
 6. Election shall be by ballot. The candidate receiving a majority vote shall be declared elected. If no candidate receives a majority, the two candidates receiving the most votes shall be again voted on.
 7. A vacancy in any office shall be filled by a majority vote of the Board of Directors. The appointee shall serve until a successor is elected at an annual meeting.
- E. Newly elected officers and representatives shall be installed following election at the annual meeting.

ARTICLE V - DUTIES OF OFFICERS AND BOARD OF DIRECTORS

- A. The duties of the officers shall be those normally devolved upon such positions.
- B. The President, with the advice and consent of the Board of Directors, shall appoint such standing and special committees deemed necessary, and shall be a member ex-officio of all committees.
- C. The Officers and the Board of Directors shall:
 1. Have power to transact all business of an emergency nature that may arise between annual meetings.
 2. Act as a program committee, appointing sub-committees from among the membership as necessary.

ARTICLE VI – MEETINGS

- A. Annual meetings shall be held at a time and place designated by a committee delegated this task.
- B. Committee meetings shall be held immediately prior to and during the convention, the purpose of which will be to review proposed resolutions to be presented at the annual meeting. A vote will be taken to recommend either adoption or non-adoption of each resolution. Each committee member shall be entitled to one vote on the question of recommendation. The committee members shall take a non-binding poll of the other members present. The question of recommendation shall not be considered to be a question as defined in Article IV, Section D2. Each committee shall present a report to the annual meeting. The format of the report is to be approved by the Board of Directors. This format shall include, at a minimum, a list of proposed resolutions recommended for adoption and a list of proposed resolutions not recommended for adoption. The committee shall have the authority to consolidate similar resolutions and edit resolutions without changing their original intent.
- C. Meetings of the officers and Board of Directors shall be at the call of the President or by a majority of the Directors, not less than two meetings annually. No meeting of the Board of Directors shall be held without due notice to all members thereof.

ARTICLE VII – AMENDMENTS

- A. The constitution may be amended at any membership meeting by a two thirds (2/3) vote of those present, provided notice of the proposed amendment is properly posted to the NACS FSA web site thirty (30) days prior to the meeting for review by the membership or three-fourths (3/4) vote of the active members present and three-fourths (3/4) vote of the delegates present if no notice has been given.

BY-LAWS

ARTICLE I - DUES AND FISCAL YEAR

- A. Annual dues shall be determined by the Board of Directors.
 - 1. State may pay dues either annually or quarterly. State paying dues annually, must pay in advance versus arrears
 - 2. States paying quarterly shall have their dues due and payable in alignment with the NACS fiscal year. (Dues shall be due and payable on June 1st, September 1st, December 1st and March 1st.)
- B. The fiscal year shall be June 1 to May 31.

ARTICLE II – QUORUM

- A. A majority of the registered delegates with certified credentials, present at any convention shall constitute a quorum.

ARTICLE III – FINANCES

- A. No debts shall be contracted or liabilities incurred by or on behalf of the Association in excess of cash on hand.
- B. Bills shall be paid by the Treasurer, on the approval of the Board of Directors, and the minutes shall reflect such approval. The Treasurer has the authority to pay bills within an approved budget.
- C. The Treasurer shall give financial reports at annual, special, and Board of Directors meetings.
- D. The books of the Treasurer shall be audited annually by a committee appointed for that purpose.
 - 1. The audit committee shall be composed of one representative from each zone and no representative shall be from a state with an executive committee member.
 - 2. The Treasurer's books shall be reconciled as of May 31 of each year.
- E. Net earnings shall not be distributed for the benefit of any one member.
- F. Should dissolution occur, all remaining funds in the Treasury shall be distributed as determined by a majority vote of the Board of Directors.

ARTICLE IV - AMENDMENTS OF BY-LAWS

Amendment of the By-laws shall be done in the same manner provided amending the constitution.

ARTICLE V – MEETINGS

A. Conduct of meeting - "*Robert's Rules of Order*", latest edition, shall govern the conduct of all meetings and proceedings.

B. Order of Business

Roll Call Reading, correction, approval of minutes of last meeting Reports of officers Reports of committees Old Business New Business Election of Officers and Board of Directors Miscellaneous Business Installation of new officers and board members Adjournment

Adopted: July 10, 1996

Amended June 27, 2007

Amended June 18, 2008

Amended June 23, 2010

Amended June 22, 2011

Amended June 26, 2019

CONSULTATIVE AGREEMENT

NACS has the following agreement with Management outlining the agreement to consult and other issues concerning the relationship between NACS and the Agency.

SECTION 1 – GENERAL PROVISIONS

(1) PURPOSE

The purpose of this agreement is to recognize the NACS-FSA as an organization consisting of FSA employees in the state and county offices who are involved in FSA farm loan services. The object of the parties is to work together to develop a construction, productive relationship and to allow both NACS-FSA and FSA present and share views on appropriate issues.

(2) RECOGNITION AT THE NATIONAL LEVEL

To retain recognition at the national level, NACS-FSA must have membership of a majority of eligible employees nationwide. If NACS-FSA membership is less than a majority of eligible employees, FSA and NACS-FSA will reexamine the membership requirements and revisit this agreement with NACS-FSA to assure sufficient membership to provide worthwhile dialogue with the Agency.

(3) JOINT RESPONSIBILITIES

The parties to this agreement pledge themselves to conduct all consultations objectively and in good faith to the purpose of fair and equitable solutions. They will make every effort to reach agreement on all matters within a reasonable period of time.

SECTION 2 – OFFICAL TIME AND USE OF FACILITIES

(4) ANNUAL MEETINGS

FSA and NACS-FSA agree to hold an annual consultative meeting in the Spring.

NACS-FSA attendees will include the NACS-FSA Board of Directors, which shall consist of 4 national officers, the past president and the 4 zone representatives. Official time, travel and per diem is authorized for this consultative meeting.

FSA and NACS-FSA agree to hold an annual general meeting in the Fall. This meeting will be held in conjunction with other national associations, but NACS-FSA will be provided time to meet separately with FSA officials. Official time, travel and per diem is authorized for this general meeting for up to 4 NACS-FSA participants. Other NACS-FSA attendees may attend as approved by the Agency. FSA and NACS-FSA agree to hold teleconferences on an as-needed basis.

(5) AGENCY SPONSORED MEETINGS

Official time, travel and per diem is approved for any meeting called by the Agency to work on Agency business for the benefit of the service.

(6) ANNUAL NACS-FSA CONVENTION

2 days of official time is authorized for each member of the NACS-FSA Board of Directors and State Delegates to attend the annual convention.

Official time to attend annual NACS-FSA convention shall be cleared in advance through the employee's supervisor.

No travel and per diem is authorized for the annual NACS-FSA convention.

(7) ANNUAL ZONE MEETINGS

Official time is authorized for NACS-FSA national officers and state representatives to attend NACS-FSA zone meetings as follows:

- 1 day for 1 NACS-FSA national officer to attend each annual zone meeting. A maximum of 4 days annually is authorized for NACS-FSA national officers to attend annual zone meetings.

- 1 day for State NACS-FSA representative to attend a zone meeting in their area. A maximum of 46 days annually is authorized for State NACS-FSA representatives to attend annual zone meetings.

Official time to attend zone meetings shall be cleared in advance through the employee's supervisor.

No travel or per diem is authorized for annual zone meetings.

(8) ANNUAL REPORT ON OFFICIAL TIME FOR CONVENTION, ZONE MEETINGS

NACS-FSA is required to send a quarterly report to the Executive Director for State Operations showing the use of official time to attend the annual convention and zone meetings, by state.

(9) OTHER USE OF OFFICIAL TIME

Official time is authorized for official agency business only. Internal NACS-FSA business such as the solicitation of membership, collection of dues, election of officers, preparation of newsletter, etc. shall be conducted during non-duty hours of the employees involved.

(10) POSTAGE AND STATIONERY

Use of FSA postage and stationery are authorized for official agency business only.

(11) USE OF TELEPHONE

The telephone is authorized for official agency business only.

(12) FSA COPY MACHINES AND DISTRIBUTION SYSTEMS

Copy machines and internal distribution systems are reserved for official agency business only. The following exception is permitted. Use of copy machines, e-mail, and internal distribution systems are permitted for copying and distributing NACS-FSA newsletters to FSA offices, provided that copying or distribution is not done on official time, advance supervisory approval is granted, and no postage fees are incurred.

(13) USE OF FILE CABINETS, SUPPLIES AND OFFICE EQUIPMENT

File cabinets, supplies or office equipment are reserved for official agency business only. FSA will permit the use of available space for NACS-FSA meetings during non-duty hours, where such use will not conflict with the performance of official functions. Official space when available at no added cost may also be used for NACS-FSA files. NACS-FSA is responsible for exercising reasonable care in the use of such facilities.

(14) DUES WITHHOLDING

NACS-FSA members are authorized to effect voluntary allotment for the payment of dues to NACS-FSA, subject to requirements of the National Finance Center.

(15) EFFECTIVE DATE AND AMENDMENT

This agreement is effective upon written approval by FSA and NACS-FSA. The provisions of this agreement may be opened for amendment at any time by FSA or NACS-FSA. Such modification shall become effective only after written approval by FSA and NACS-FSA.

(16) RENEWAL

This agreement is subject to renewal on an annual basis, either party may provide notice to the other party of intent to terminate this agreement.

APPROVALS

For the National Association of Credit Specialists – FSA:

Date July 15, 2002

/s/

Robin Hampton
President, NACS-FSA

For the Farm Service Agency:

Date July 15, 2002

/s/ John W. Williams
Deputy Administrator for Management

/s/ Douglas Frago
Executive Director for State Operations

/s/ James R. Little
Administrator, FSA

NACS PRESIDENTS 1973 TO PRESENT

YEAR	NAME	STATE	ZONE
1973 – 1974	Ray Turknett	Texas	B
1975	Harold Kennedy	Texas	B
1975	Joseph Turney	Oklahoma	B
1976	Loren Nelson	Idaho	A
1977	Paul Hill West	Virginia	C
1978	Howard Boatman	Minnesota	B
1979	Dave Wilson	Oregon	A
1980	James Berry	Maine	C
1981	Ney Williamson	West Virginia	C
1982	James Cox	Missouri	B
1983	Richard (Dick) Floyd	New Mexico	A
1984	Jerry Wishall	Kansas	B
1985	James Monroe	Michigan	C
1986	Gary Case	Missouri	B
1987	Steve Pratt	Kentucky	C
1988	Hugh Clark	North Carolina	D
1989	F. John Riha, III	Nebraska	B
1990	Norbert Soltwedel	Illinois	C
1991	Clayton Ketcham	Montana	A
1992	Tim B. Potts	South Dakota	B
1993	Dennis G. Beaulieu	Maine	C
1994	Robert G. Reed, II	California	A
1995	Eric Guenther	Kansas	B
1996	Charles K. Crane	New Mexico	A
1997	Millie Turner	Pennsylvania	C
1998	Betsy Senter	South Dakota	B
1999	Eric Guenther	Kansas	B
2000	Scott Bown	Utah	A
2001	Robin Hampton	North Carolina	D
2002	Betsy Senter	South Dakota	B
2003-2004	Bill Mahanay	Kansas	B
2005	Melissa Cummins	Washington	A
2006	Darren Metzger	Ohio	C
2007	Michael Gibbs	Georgia	D
2008	Stu Skidmore	Washington	A
2009	Randy Milloy	Texas	B
2009-2010	Mark Drewitz	Minnesota	B
2011	Joe Austin	North Carolina	D
2011-2012	Maureen Mausbach	Nebraska	B
2013	Allen Hall	Nebraska	B
2014	Tonya Dostal	Washington	A
2015	Lisa Liska	Nebraska	B
2016	John Gehrke	Illinois	C
2017	Theresa Windham	Georgia	D
2018	Denise Lickteig	Nebraska	B

2019 - 2020	LeAnn Gibbs	New Mexico	A
-------------	-------------	------------	---

RAY TURKNETT BLOOD, SWEAT AND TEARS AWARD

Overview

This award is named in honor of our founding and then longest serving President. It is considered the most prestigious award presented by NACS. The immediate past president reviews the nominations made by the NACS Board particularly from each respective Zone Representative, makes the selection of the recipient. The award is based on the recipient's service to NACS and its members.

History

Listed below are the honorees since the inception of this award:

YEAR	NAME	STATE
1977	Loren A. Nelson	Idaho
1978	Kenneth L. Krieg	Nebraska
1979	Paul W. Hill	West Virginia
1980	James R. Berry	Maine
1981	R. Anthony Rickett	Ohio
1982	Ame A. Orvedal	North Dakota
1983	Charles J. Schaefer	North Dakota
1984	James L. Cox	Missouri
1985	Robert J. Rimington	Illinois
1986	Richard Brassfield	California
1987	Norbert L. Soltwedel	Illinois
1988	Richard T. Floyd	New Mexico
1989	Hugh A. Clark	North Carolina
1990	Ray Bartholomew	Kansas
1991	Robert Shearer	Iowa
1992	Tom Dixon	North Carolina
1993	Larry Lawson	Illinois
1994	Charlie Crane	New Mexico
1995	Clayton Ketcham	Montana
1996	Gary Mersinger	Illinois
1997	Jim Monroe	Michigan
1998	Tanya Reeck	Washington
1999	William Mahanay	Kansas
2000	Spencer Larson	North Dakota
2001	Betsy Senter	South Dakota
2002	Everett Purrington	Washington
2003	Millie Turner	Pennsylvania
2004	Darren Metzger	Ohio
2005	Denise Lickteig	Nebraska
2006	Helena Pitcock	Kentucky

YEAR	NAME	STATE
2007	Kim DePasquale	Virginia
2008	Eric Guenther	Kansas
2009	Bob Parris	South Carolina
2010	Mark Drewitz	Minnesota
2011	Scott Brown	Utah
2012	Allen Hall	Nebraska
2013	John Gehrke	Illinois
2014	Bardell Faux	Idaho
2015	Maureen Mausbach	Nebraska
2016	Ben Herink	Nebraska
2017	LeAnn Gibbs	New Mexico
2018	Lisa Liska	Nebraska
2019	Jason McMillin	Texas
2020	None	

HONORARY MEMBERSHIP

Overview

Article III, A. 4 of our Constitution states that Honorary Membership shall be bestowed to “any person who the Board of Director shall recommend and receives a two-thirds vote from the official delegates at the annual meeting.”

History

Listed below are the honorees since the inception of this award:

Honorary Members	Year Selected
Douglas Young	1977
Robert Lang	1977
Donald Downing	1979
Phil Gerald	1979
Clarence Squellati	1980
Keith Smalley	1980
Allan Brock	1980
Paul Hill	1986
J.C. Kirk	1988
Robert J. Rimington	1992
Ronnie O. Tharrington	1992
James R. Berry	1992
Norbert L. Soltwedel	1993
Clayton Ketcham	1993
Carolyn Cooksie	1997
Eric Guenther	2003
Bruce Wunder	2005
Elisabeth (Betsy) Senter	2006
Millie Turner	2014
Mark Drewitz	2014
Chris Beyerhelm	2017

NACS NATIONAL CONVENTION LOCATIONS

Kansas City, MO	1973
St. Louis, MO	1974
Atlanta, GA	1975
Rapid City, SD	1976
Las Vegas, NV	1977
Biloxi, MS	1978
Overland Park, KS	1979
San Juan, Puerto Rico	1980
Nashville, TN	1981
Dells, WI	1982
Colorado Springs, CO	1983
Lexington, KY	1984
Albuquerque, NM	1985
Omaha, NE	1986
Portland, ME	1987
Oklahoma City, OK	1988
Asheville, NC	1989
Seattle, WA	1990
Reno, NV	1991
St. Charles, IL	1992
Rapid City, SD	1993
San Antonio, TX	1994
Atlanta, GA	1995
Salt Lake City, UT	1996
San Diego, CA	1997
Indianapolis, IN	1998
Wilmington, NC	1999
Biloxi, MS	2000
St. Louis, MO	2001
Bloomington, MN	2002
Las Vegas, NV	2003
Louisville, KY	2004
Orlando, FL	2005
Arlington, TX	2006
Cincinnati, OH	2007
Lincoln, NE	2008
Atlanta, GA	2009
Portland, ME	2010
Salt Lake City, UT	2011
Detroit, MI	2012
San Diego, CA	2013
Rosemont, IL	2014
St. Louis, MO	2015
Washington, D.C.	2016
Kansas City, MO	2017
San Antonio, TX	2018
New Orleans, LA	2019
No Convention Held	2020