

National Association of Credit Specialists USDA – FSA



**2021-2022
ANNUAL REPORT**

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2021-2022 NACS Board Members

<p><u>President</u></p> <p><i>Kim 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>Vice President</u></p> <p><i>Ben Herink</i></p>		<p><u>Work</u> 7131 A Street Lincoln, NE 68510</p> <p>402-437-5886</p> <p>ben.herink@usda.gov</p>	<p><u>Personal</u> 5394 W Katleman Dr. Lincoln, NE 68521</p> <p>402-416-9096</p> <p>bherinkqb@hotmail.com</p>
<p><u>Secretary</u></p> <p><i>Jessica Weigand</i></p>		<p><u>Work</u> 100 Sun Ave, Ste 200 Albuquerque, NM 87109</p> <p>505-761-4930</p> <p>jessica.a.weigand@usda.gov</p>	<p><u>Personal</u> 15 Colby Ct Edgewood, NM 87015</p> <p>720-272-9478</p> <p>jess.ann.smith23@gmail.com</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@ks.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>LeAnn Gibbs</i></p>		<p><u>Work</u> 100 Sun Ave NE, Ste 200 Albuquerque, NM 87109</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>

<u>Zone A Rep.</u> Amy Dykema		<u>Work</u> 54059 Hwy 2 West, Suite 1 Glasgow, MT 59230 406- 228-4321 amy.dykema@usda.gov	<u>Personal</u> PO Box 1185 Glasgow, MT 59230 507-360-3748 adykema92@gmail.com
<u>Zone B Rep.</u> Lisa Liska		<u>Work</u> 7131 A Street Lincoln, NE 68510 402-437-5456 lisa.liska@usda.gov	<u>Personal</u> 8450 Cody Drive, Apt 318 Lincoln, NE 68512 402-984-0686 lisahofmann@live.com
<u>Zone C Rep.</u> Nathan Adams		<u>Work</u> 252 South Ridgewood Dr Rockville, IN 47872 765-569-3551 nathan.adams@in.usda.gov	<u>Personal</u> 99 South Wabash Rd Montezuma, IN 47862 765-562-2368 nathanadams1@hotmail.com
<u>Zone D Rep.</u> Millicent Harrison		<u>Work</u> 1030 Peach Parkway Suite 4 Fort Valley, GA 31030 478-827-0016 X 3138 millicent.harrison@usda.gov	<u>Personal</u> 9000 Watson Blvd Apt 706 Byron, GA 31008 478-235-5019 millicentharrison24@gmail.com

NACS ZONE ALTERNATES

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

NACS Committee Members

*Chairperson, **Vice Chair

FLP – Loan Making	Member	Alternate
Zone A	*Rebecca Padilla, NM	Ana Gallegos-Cain, NM
Zone B	Kelli Luebbert, NE	Whitney Serrano, TX
Zone C	Crystal Zwilling, IL	Kimberly Luepkes, IL
Zone D	Chana Thompson, AR	Nicole Cleggs-Burns, AL

FLP – Loan Servicing	Member	Alternate
Zone A	John Oosterman, CA	Katherine Lewis, CA
Zone B	Irby McWilliams, TX	Dana Baucom, NE
Zone C	*Tiffany Grody, OH	Katy Hilgendorf, MI
Zone D	Jamelda Fulton, MS	vacant

Information Technology (IT)	Member	Alternate
Zone A	Chantal Haun, CA	Becky Gerlach, WY
Zone B	Trevor Sander, NE	Cristina Escobedo, TX
Zone C	*Vicki Swift, KY	Colleen Reed, DE
Zone D	Tonya Washington, AR	Sara Harris, GA

Legislative	Member	Member
Zone A	Casey Toyne, MT	vacant
Zone B	Heather Cox, TX	Mickelle Munnings, TX
Zone C	**Brandon Waldron, VA	vacant
Zone D	*Dave Bonnett, NC	Newton Gilman, GA (member)

Management & Personnel	Member	Alternate
Zone A	Jessica Davis, ID	vacant
Zone B	Shannon Lubker, NE	Eric Mortimer, TX
Zone C	Emily Willrath, OH	Nathan Denney, KY
Zone D	*Theresa Windham, GA	Alec Love, MS

Membership	Member	Alternate
Zone A	Marjorie Capdeville, MT	Amy Dykema, MT
Zone B	Kris Wilcox, NE	Nicole Bonifas, NE
Zone C	*Juanita Ballman, KY	Kristin Clapp, KY
Zone D	Cheryl Brooks, AR	Tammy Jones, AR

PRESIDENT'S REPORT

This year's report is a hard one to write. Over the years, I've done many, but this one is special. This one is the last. It's difficult to put into words what this year has turned out to be and to summarize all of the blood, sweat and tears – the sweat and tears are literal – put into this term. To say the least, it's been a challenge. There were so many times I questioned whether or not I was even the person for the job. In my VP report last year, part of my call to action for getting you all more involved was admitting to you that I had never really felt *ready*. This year was no exception. President is a BIG role. The biggest. And to truly honor the title and those who held this position before me, is pretty daunting when you think about it. It's a definite change in mindset when you know that every word you say is interpreted as representative of someone else, representative of NACS. I hope that I have served you well.

I have been a NACS member for my entire career, but I didn't get involved in any capacity until I attended the National Convention in Rosemont, IL in 2012. Since then, I've been in just about every role there is from member to committee alternate, to committee member, to committee chair, and every role on the board, except Treasurer. Making the decision to join NACS was a great choice, but the best decision I've ever made professionally, was getting more involved. NACS afforded me the opportunity to learn new things, engage in debate, and pushed me to make an effort to leave something better than when I found it. I'll never be able to repay NACS for all of the things it's taught me or to where it's led me in my professional career. But I want to strive to pay it forward and encourage all of you to actively participate. There will likely never come a day when you can say, "I have plenty of time for that" or like me, maybe you'll never feel *ready*. But I can assure you that there is no better time than now, and you will absolutely never regret it.

Thank you to each and every one of you who have crossed my path in some way. I appreciate our time together. I leave this term knowing that you're all in very capable hands and that makes the transition bittersweet. This year's board is made up of some of the finest individuals FSA has to offer and I'm proud to have shared this journey with them. I wish you all the best!

See you down the road,

Kimberly A. Eilerman
2021-22 NACS President

VICE PRESIDENT'S REPORT

I feel very humbled and honored to have been able to serve as your NACS Vice President this past year. I blinked and it was over I feel like, yet I'm amazed at the impact our organization makes each year and the number of things we get done. The dedication of time by our board members, committee members and task force members is immense and I know is greatly appreciated by not only our membership, but the farmers and ranchers we strive to help daily.

This was my first year of ever having sat on the NACS board in any capacity. My previous dedication to NACS had come solely on the Membership Committee in my early years and then for a decade or more on the Legislative Committee. It was fantastic to experience NACS from a different viewpoint this past year. There are so many ways a member can help this Association and gain some personal leadership experience and self-confidence along the way, from legislative activities to leadership positions on the board, to participation in our vital committees and even serving on our appointed task forces.....and that is only on the National level! I'd encourage each of you to be active in your State Chapter as well.

I want to thank Kim Eilerman, your NACS President for all but the last 24 days of this year. I wouldn't feel as confident or ready as I do to serve in the Presidential capacity at the Nashville National Convention had Kim not done an outstanding job of keeping me involved in most all conversations and decisions. The entire NACS board should be commended on the job they did this year. It was a wonderful team to work with.

I also want to thank our various committees. One of the Vice President's many roles is to oversee the committees. The resolution process has long been one of the cornerstones of the NACS operating model. Resolutions have been lower in numbers over the past couple of years, but I stand firm in the belief that this is due in large part to our inability to hold in-person Zone meetings in 2021 and 2022. Zone meetings are the springboard for resolution development and discussion. Nevertheless, I have tasked each committee chair this past year with understanding the importance that new resolutions have and ultimately what they can lead to, which is positive changes in the delivery of Farm Loan Programs. I also challenge our entire membership to keep this resolution process alive. Yes, there are other ways of bringing about changes in Farm Loans, and yes, some ways are quicker and more efficient. However, the beauty of a resolution is that when it hits the doorstep of the National Office, it has been thoroughly vetted and discussed and is already viewed as a positive change by the members who born that resolution. It is not one employee's idea that gets emailed straight to National Office, but rather the culmination of a process for change or betterment that is battle tested, often times through rigorous debate. That process is invaluable. I hope we never forget that.

Thank you to the National Office FLP staff who reviewed our adopted resolutions and offered their responses. We know all National Office staff who reviews these resolutions take significant time and effort to offer feedback to NACS and to incorporate the grass roots changes into policy and management.

And lastly, I want to thank everyone who went out of their way to make sure that the NACS board was able to travel to D.C. this past May knowing some of the continued travel restrictions we face. Thank you to the folks in DAFO for setting it up and thank you to each and every National Office employee who met with us and helped make the trip worth more than they'll ever know. Virtual capabilities are wonderful and have been a blessing for much of what we were able to do over the past couple of years, but the effectiveness of important conversations is magnified when in-person. Each of you has personal stories and been witness to lower moral at times recently, whether it be due to workload, staffing turnover, or decisions made that may have impacted your personal work experience. The chance to share this field perspective and the concerns of our membership was important and necessary, but it was even more important and necessary to do it face-to-face where emotions can be felt in the same room and candid

conversations can be had. It was wonderful to have the ability to have these candid and professional conversations and build real relationships in the process.

Again, thank you for the opportunity to serve as your Vice President. I am excited for the year ahead! I hope each of you are as well!

Ben Herink
NACS Vice President

SECRETARY'S REPORT

This year I had the pleasure of serving as the NACS Secretary with an awesome team. Serving organizations such as FSA and NACS is a worthwhile endeavor because I, like all of you, believe in the missions of these entities. However, it is the relationships in the office and with this NACS board that has increased my resiliency and perseverance when motivation and morale may be running low. When I'm side by side with my fellow employees and NACS members my "why" is reinforced and reiterated to make FSA better every day. I can't thank the current board enough for their positive attitudes, tireless work ethic, vast wealth of knowledge and the perspective that they bring to the table. Undoubtedly, they have pushed me to become better and strive for excellence. I also must thank the previous board that has blazed the trail and provided tools and best practices for making the role of Secretary as easy as possible.

After two years the board was able to travel the Washington D.C. to visit with FSA leadership there, this was NACS' first in-person meeting with this administration, and in my opinion the face-to-face time was invaluable to NACS. This meeting allowed NACS to establish and/or build upon the valuable relationships that we have with the leaders of our organization. Additionally, the exchange of ideas and theories is so much more communicable when we aren't trying to communicate them via the virtual platforms that we have had to use throughout the pandemic.\

FSA and NACS seem to be in a transitional period and I am grateful to be part of an organization that works to effect the changes that are happening in a way that is positive for our customers and employees. Now is the time to get involved and advocate for change, quick note; you will never be "ready" or have enough time, so do it anyway. I can assure you that it is worth it. I am excited to see NACS move forward in these times and the positive work we can do within our organization!

Huge thanks to the board and the membership for your trust with this position!

With gratitude,

Jessica Weigand

Jessica Weigand, 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:

2017-2022 Membership Summary Report

2022 Budget/Actuals as of 5/31/2019

2023 Budget/Actuals approved at Spring Board meeting

Net Worth Statement as of 5/31/2021

Net Worth Statement as of 5/31/2022

The FY2023 Budget was developed by the Board at the 2022 Spring Board meeting.

Through a combination of events that either took place (transition to dues paid directly to NACS Treasurer and States/Chapters catching up on dues not paid in previous years) or did not (Zone Meetings) we are financially in much better shape than a year ago. NACS, however, will still need to address the issue of declining membership and projected budget shortfalls in the future.

I provided a draft document for updating the Treasurer's part of the Operating Manual.

Thanks, also to the state treasurer's and presidents in this year of transition of having dues paid directly to the NACS Treasure. A special thank you to those that worked diligently to get their state/chapters caught current for the transition.

Thank you for the opportunity to server as your NACS. I have enjoyed being involved in the NACS association, with the Board over the past 3 years, and in my government career. The lifelong friendships and comradery afforded through membership and participation in NACS bring to mind many fond memories as I have transitioned into retirement since January 1, 2022.

Ray E. Bartholomew

Ray E. Bartholomew
Treasurer
NACS-FSA

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		5,860.73	(5,860.73)
Prior FY's Zone B Dues		7,726.50	(7,726.50)
Prior FY's Zone C Dues		2,681.00	(2,681.00)
Prior FY's Zone D Dues		1,125.00	(1,125.00)
Total Prior FY's Dues	-	17,393.23	(17,393.23)
FY21 Zone A Dues	7,920.00	9,206.69	(1,286.69)
FY21 Zone B Dues	25,056.00	26,625.39	(1,569.39)
FY21 Zone C Dues	26,064.00	29,876.58	(3,812.58)
FY21 Zone D Dues	19,296.00	21,378.92	(2,082.92)
Total FY21 Dues	78,336.00	87,087.58	(8,751.58)
Interest Income	25.00	9.29	15.71
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
Donations (Wunder Fund)	-	488.00	
Total Revenue	106,050.00	109,978.10	(3,440.10)
Expenses			
Consultant Fees			
Administrative Fees	360.00	360.00	-
Consultant Retainer Fees	60,000.00	60,000.00	-
Travel	1,000.00	23.52	976.48
Meals	140.00	-	140.00
Miscellaneous	500.00	-	500.00
Total Consultant Fees	62,000.00	60,383.52	1,616.48
Convention Expenses			
Awards	800.00	622.98	177.02
Board Travel - Convention	4,500.00	3,810.21	689.79
Committees			
Convention Committee	1,600.00	955.24	644.76
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	1,200.00	1,200.00
Membership Committee	1,600.00	583.18	1,016.82
Management & Personnel Committee	1,600.00	621.56	978.44
First Time Attendee Incentive	2,200.00	1,000.00	1,200.00
Marketing Incentive	100.00	-	100.00
Convention General Expenses	1,500.00	1,500.00	-
Total Convention Expenses	21,100.00	11,893.17	9,206.83
Legislative Expenses	6,200.00	-	6,200.00
General Board Travel	1,000.00	296.57	703.43
Supplies/Postage/Other Expenses	200.00	33.00	167.00
IT Expenses	850.00	505.45	344.55
Zone Meetings			
Zone Meeting - NACS President Travel	3,000.00	196.38	2,803.62
Zone Meeting - State Travel	10,500.00	900.00	9,600.00
Zone Meeting - Zone Rep Travel	1,200.00	-	1,200.00
Total Zone Meeting Expenses	14,700.00	1,096.38	13,603.62
State/Chapter Dues			
Zone A Chapters Dues		476.41	(476.41)
Zone B Chapters Dues		2,668.76	(2,668.76)
Zone C Chapters Dues		1,362.13	(1,362.13)
Zone D Chapters Dues		1,259.45	(1,259.45)
Total Chapter Dues - Members Support	-	5,766.75	(5,766.75)
Total Expense	106,050.00	79,974.84	26,075.16
Margin	-	30,003.26	30,003.26

NACS-FSA STATEMENT OF FINANCIAL POSITION

As of May 31, 2021

ASSETS

Bank Accounts:

Checking (*4739)	\$25,925.76
Wunder Fund (*3479) [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 \$0.80 for the year. No transfers to checking.]	\$7,669.80
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

NACS-FSA STATEMENT OF FINANCIAL POSITION

As of May 31, 2022

ASSETS

Bank Accounts:

Checking (*4739)	\$61,498.48
Wunder Fund (*3479) [Includes donations of \$488.00 Zone A – \$.00 - Zone B - \$.00 - Zone C - \$.00 - Zone D - \$.00 – Dillards - \$.00 and interest income of \$0.81 for the year. No transfers to checking.]	\$8,158.61
Fairness Fund (*3495) (\$0.40 interest income – no usage of funds)	\$3,965.35
Savings (*9036) (Includes \$8.08 of interest for the year – no transfers)	\$80,743.84
Total Bank Accounts	\$154,366.28
Accounts Receivable -Dues deemed collectable that are past due	\$18,257.18
TOTAL ASSETS	\$172,623.46

LIABILITIES AND EQUITY

Checks not cashed: Zone Meeting Representation (Washington from 2020)	\$300.00
Dues obligation back to Chapters/States	\$5,766.75
TOTAL LIABILITIES	\$6,066.75
TOTAL EQUITY	\$166,556.71
TOTAL LIABILITIES AND EQUITY	\$172,623.46

NACS FY-2022 Budget Comparison - - 06/01/2022 through 5/31/2023

	2022-23 Budget	2022-23 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		-	-
Total Prior FY's Dues	-	-	-
FY22 Zone A Dues	9,048.00	-	9,048.00
FY22 Zone B Dues	25,272.00	-	25,272.00
FY22 Zone C Dues	24,024.00	-	24,024.00
FY22 Zone D Dues	18,252.00	-	18,252.00
Total FY21 Dues	76,596.00	-	76,596.00
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	22,229.00	-	22,229.00
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
Convention General Expenses	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
State/Chapter Dues			
Zone A Chapters Dues	-	-	-
Zone B Chapters Dues	-	-	-
Zone C Chapters Dues	-	-	-
Zone D Chapters Dues	-	-	-
Total Chapter Dues - Members Support	-	-	-
Total Expense	106,050.00	-	106,050.00
Margin	-	-	-

2017-2022 NACS Membership Summary Report
May 31, 2022

Zone A	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members	FY21-22 Members	Zone B	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members	FY21-22 Members
California/Nevada/Arizona	14	14	9	7	8	Iowa	36	39	38	33	28
Colorado	12	10	8	7	6	Kansas	27	25	24	21	15
Idaho	16	13	11	9	9	Minnesota	32	30	30	25	19
Montana/Wyoming	31	21	22	18	17	Missouri	24	20	23	18	13
New Mexico	10	10	13	13	11	Nebraska	40	39	34	29	26
Utah	8	7	8	0	0	North Dakota	16	21	10	6	1
Washington	14	13	11	10	6	Oklahoma	0	0	0	5	1
						South Dakota	28	27	22	21	12
						Texas	37	36	32	27	32
Zone A Totals	105	88	82	64	57	Zone B Totals	240	237	213	185	147
Zone C	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members	FY21-22 Members	Zone D	FY17-18 Members	FY18-19 Members	FY19-20 Members	FY20-21 Members	FY21-22 Members
Illinois	31	29	28	33	26	Alabama	26	20	20	17	16
Indiana	14	19	20	17	14	Arkansas	27	30	36	33	28
Kentucky	44	47	41	43	39	Florida	5	3	3	3	2
Michigan	13	12	19	18	15	Georgia	22	18	26	24	24
New York	25	19	13	8	5	Louisiana	13	11	12	10	8
Ohio	25	25	29	28	23	Mississippi	16	18	18	15	12
Pennsylvania	9	9	9	12	10	North Carolina	15	12	15	16	15
Virginia	27	27	26	22	18	South Carolina	5	6	4	4	6
West Virginia	6	4	5	0	0	Tennessee	13	13	13	15	8
Wisconsin	20	23	16	12	8						
Zone C Totals	214	214	206	193	158	Zone D Totals	142	131	147	137	119
Membership Totals							701	670	648	579	481

PAST PRESIDENT'S REPORT

Serving on the NACS Board has truly been one of my greatest honors and pleasures of my FSA career! I am, and will continue to be, very passionate about our mission “to expand, improve and expedite the delivery of USDA Farm Loan Programs to farmers and ranchers across the United States, as well as the professional skill and welfare of employees of the USDA Farm Service Agency”.

I know that I have said this many times, but I have never worked for an employer who empowers their employees to make changes in policies and procedures than FSA Farm Loan Programs. Our NACS members are able to do just this by our participation in National Task Forces and Work Groups. We also effect change through our resolution process, which allows any of our members, regardless of their title, to recognize an issue and propose a solution. Resolutions submitted by our members and adopted by our membership at National Convention are submitted directly to National Office for their consideration and response.

As I get ready to leave the Board, I would like to challenge every NACS member to invite one FLP employee to submit one resolution for consideration and to invite one FLP employee to join NACS next year! I encourage each of our members to step up and become more active in our Association either at the State or National level...become an officer of your state association, become a committee member, offer to volunteer for a task force, or even become a member of the National Board. There are always opportunities to become more involved!

Our NACS members are awesome! Your “can-do” attitude continually inspires me, and it has been such an honor representing you as a member of your National NACS Board. THANK YOU from the bottom of my heart for allowing me the opportunity!

Your friend and humble supporter...

LeAnn Gibbs
NACS Past President 2021-2022

ZONE A REPRESENTATIVE'S REPORT

It has certainly been an eventful year in Zone A! When I agreed to be the Zone A Alternate Representative, I did not expect to be promoted to your main representative, but that is indeed what occurred. It has been a privilege and honor for me to fulfill this role for our Zone A members. The learning curve has been steep as previously I had been MN State President and a member of the IT committee and had not experienced this level of leadership within NACS. Big thank you to the other board members for helping me along through this journey. We have such a great board with a good mix of experience and freshness. All are so enthusiastic about NACS and helping make our processes better for everyone especially our customers.

We are excited that several folks from Zone A have committed to attending the National Convention this year. This is a great way to get involved, network with your peers, and give Zone A members a voice. We are looking for more active members within Zone A as several alternate positions were not filled in 21-22. Please talk with everyone about becoming a member! A big thank you to the following members who participated this year on committees Rebecca Padilla (NM) and Ana Gallegos-Cain (NM) – Loan Making, John Oosterman (CA) and Katherine Lewis (CA) – Loan Servicing, Chantal Haun (CA) and Becky Gerlach (WY) – Information Technology, Jessica Davis (ID) – Management/Personnel, Marjie Capdeville (MT) – Membership, Casey Toyne (MT) – Legislative and to Jessica Weigand (NM) who represented Zone A as NACS Secretary and LeAnn Gibbs (NM) as NACS Past President.

The highlight of my term as Zone A Representative was the trip to Washington DC to meet with leadership there. It was very exciting and rewarding to meet our Administrator Zach Ducheneaux and see our Deputy Administrator for Farm Loan Programs Bill Cobb in person again. It has been several years since we had an in person meeting and it was extremely beneficial. We were able to visit with many of the teams that make our program tick and learn of the exciting projects and changes they are working on. Thank you to everyone there as they are working hard for us and our customers and are pulling everything together in this new paradigm of remote and in office staffing.

I look forward to helping with continued improvements to member recruitment, active participation, and making a difference in whatever future roll I have with NACS. Please consider becoming more involved and thank you all for you do.

Amy Dykema
Zone A Representative
NACS - FSA

ZONE B REPRESENTATIVE'S REPORT

It has been a privilege and honor to serve this past year as your Zone B Representative. The Zone B Representative Alternate this past year was Kaiti Steckman (NE). I would like to thank Kaiti for her willingness to serve and assist me this past year.

By becoming a part of the NACS Board again this past year, since departing as Past President in 2017, I see many struggles ahead for our Agency and Association. Now more than ever we must come together as an Association and voice our thoughts on how to continue to improve the delivery of FLP to make our jobs easier AND recruit and retain employees and NACS members. While recruiting, many people asked me, "why should I join NACS?" My answer was simple. It provides a place of personal growth and development, communication and networking with like-minded individuals, a path to make change in this Agency, and friends to lean on when we have bad days. NACS provides the window of opportunity for you to ask direct questions and provide solutions to National Leadership. We play a vital role in this Agency and encouraging others to come along for the ride is highly recommended! (That is what got me hooked!)

A way to become more involved is requesting to be a committee member or alternate. 2021-22 Zone B Committee members and alternates consisted of Kelli Luebbert (NE) – Chairperson and Whitney Serrano (TX) on the FLP – Loan Making Committee, Irby McWilliams (TX) and Dana Baucom (NE) on the FLP – Loan Servicing Committee, Trevor Sander (NE) and Cristina Escobedo (TX) on the Information Technology Committee, Shannon Lubker (NE) and Eric Mortimer (TX) on the Management & Personnel Committee, Kris Wilcox (NE) and Nicole Bonifas (NE) on the Membership Committee, and Heather Cox (TX) and Mickelle Munnings (TX) on the Legislative Issues Committee. Committee members are essential to our Association and resolution process. I would like to extend my appreciation to all our committee members and alternates for their dedication and hard work this past year!

Zone B was also well represented on the NACS Board with Ben Herink (NE) as Vice President and Ray Bartholomew (KS) as Treasurer. Your hard work and dedication have not gone unnoticed. We thank you for taking on the challenges of these leadership roles!

While we were unable to hold a 2022 Zone A/B Meeting due to the pandemic, communication remained among the Board and members. I would strongly encourage each of you to consider becoming more involved in NACS, whether it is at the State or National level. This is your opportunity to give back and make a difference. I want to thank you for all your support this past year!

Lisa A. Liska
Zone B Representative
NACS - FSA

ZONE C REPRESENTATIVE'S REPORT

It has been an honor and a privilege to represent the NACS members of Zone C on the board for 2021-2022. Once again, this year began with some disruptions due to Covid, but the good news is that things are beginning to return to normal for the board activities. Hopefully, next year will be a total return to “normal”, whatever that is in a post-Covid world.

Plans were being made and hopes were high that we would have a Zone meeting back in February, but a late surge of Covid put a stop to that. Fortunately, not long before that decision was made, we'd had an all-member call with some participation from the National Office, so the members at least got to hear from them like they normally would have at a Zone Meeting.

The NACS committees continued their hard work. I would like to thank the following members for volunteering their valuable time on behalf of the members:

- Loan Making – Crystal Zwilling, IL and alternate Kimberly Luepkes, IL
- Loan Servicing – Tiffany Grody, OH and alternate Katy Hilgendorf, MI
- Information Technology – Vicky Swift, KY and alternate Colleen Reed, DE
- Management/Personnel – Emily Willrath, OH and alternate Nathan Denney, KY
- Legislative – Brandon Waldron, VA

For the first time in nearly two years the NACS Board was able to travel to Washington DC in May to meet face to face with leadership from the National Office. These were very productive meetings with the National Office personnel presenting some of the things they've been working on, and our board being able to provide feedback on some of the changes that are being proposed. The National Office was very receptive to our ideas and appreciated the input “from the field”. We also had a long discussion with Zach Ducheneaux, FSA Administrator. He has a very unique perspective on FLP and is passionate about what we do and how we do it. I can almost guarantee that the passion he has for Farm Loans will lead to some changes in how we do things. What kind of changes those will be remains to be seen, but the NACS Board will make sure that the viewpoint of members is part of the process.

Thank you for allowing me to serve in this position once again. Despite the challenges of the past year, the work as a member of the board is very rewarding. The activities of the national board are essential to the mission of NACS and I encourage any member who'd like to get more involved to step up - you'll be glad you did!

Nathan P. Adams

Zone C Representative

NACS-FSA

ZONE D REPRESENTATIVE'S REPORT

Serving as Zone D Representative this past year has been quite a joy! I have continued to learn so much about NACS and the importance of its role within the agency. I cannot preach enough about the many benefits of becoming an active member and how attending convention matters. You will get a chance to meet some incredible people and be in a welcoming space to share your ideas with them. As each member plays his/her part, the organization will continue succeeding as a whole.

I was able to travel along with the rest of NACS Board to meet with FSA Leadership in Washington, DC this Spring. They are working hard to ensure our programs best serve our farmers and meet our needs in the field. I was grateful to meet Administrator Zach Ducheneaux, Deputy Administrator Farm Loan Programs Bill Cob & Deputy Administrator for Field Operations Marcus Graham, and so many others we met in person during our visit. They are all very passionate and energetic about getting things done in FSA.

Sincerely thanking the following members from Zone D who participated on committees; Theresa Windham (GA), Alec Love (MS), Cheryl Brooks (AR), Tammy Jones (AR), Chana Thompson (AR), Sara Harris (GA), Tonya Washington (AR), Nicole Cleggs-Burns (AL), Newton Gilman (GA), and Dave Bonnett (NC). We appreciate you devoting your time and efforts for us.

Finally, Zone D is so unique with a vast amount of farming operations, beautiful countryside, & diverse community of farmers and ranchers. This is why your perspective is very important to our organization. Please continue to encourage your FLP coworkers to join NACS and participate on committees. Also, FY 23 Zone Meeting will be here before we know it. Let's work together to get as many members as we can to Asheville, NC.

Thank you for all your hard work. You are valued and needed in our farming communities.

Millicent Harrison

Zone D Representative

Farm Service Agency- Georgia

FARM LOAN PROGRAM LOAN MAKING COMMITTEE REPORT

2021-2022 Adopted Resolutions with National Office Response

Resolution 1

CONCERN: For a capital improvement loan (i.e. irrigation well), which exceeds \$10,000 FSA is required to obtain title insurance in accordance with 3-FLP Par. 371D. The requirement of title insurance is a large cost on such a small loan. Emergency loans do not require title insurance on loans for \$25,000 or less in accordance with 3-FLP Par. 247A.

PROPOSED SOLUTION: Make all 3-FLP references requiring title insurance for loans exceeding \$25,000 on real estate.

NATIONAL OFFICE RESPONSE: We agree with this resolution and note that this change has already been included in an upcoming rule scheduled for publication in late calendar year 2021.

Resolution 2

CONCERN: The March update to 3-FLP enacted a specific TDCLR of 1.10 as the benchmark for establishing the loan term. This figure puts undue strain on new borrower's cash flow and effectively prohibits future purchases.

PROPOSED SOLUTION: Remove the 1.10 benchmark and allow the loan approval official the latitude to set the term based on the borrower's individual operation and goals.

NATIONAL OFFICE RESPONSE: We do not concur with this resolution. To ensure the accumulation of reserves necessary for operational growth, business investment, and ultimately graduation to commercial credit, the methodology to determine FO and EM repayment terms was amended to be base the term on the minimum number of years necessary to demonstrate a 1.10 repayment capacity ratio in a typical year. This amendment is a benefit to producers who previously would have realized reduced repayment terms based on the strict interpretation of the guidance. Clarification on the methodology also assists in providing consistency nationwide in how repayment terms are determined. However, it is recognized that each operation is unique and there may be instances that the revised policy is not always the most reasonable for certain proposals. To ensure the appropriate repayment term is determined for each operation, the amendment does provide the Farm Loan Chief the ability to provide a case-by-case exception to this policy.

FARM LOAN PROGRAM LOAN SERVICING COMMITTEE REPORT

2021-2022 Adopted Resolutions with National Office Response

Resolution 1

CONCERN: 5 FLP, Paragraph 462 F currently states that an administrator's exception is required when a borrower requests to sell real estate at a public auction. The request often takes several weeks to be completed.

PROPOSED SOLUTION: Allow FSA to place a floor price, as determined by 4-FLP, Exhibit 60, and let the open market determine the price received.

NATIONAL OFFICE RESPONSE: We do not concur with this resolution at this time due to program integrity issues and concerns. Requests for this type of exception have been minimal since authorized and DAFLP will continue to monitor these transactions.

Resolution 2

CONCERN: 4-FLP, Paragraph 146 D 3, currently states to release chattel without monetary consideration, the security margin on each FLP direct loan will be 150 percent or more after the release. Many FSA borrowers have both chattels secured loans and real estate secured loans. In some cases, a borrower may be requesting a release of chattel security on a well-secured OL; however, FSA is prohibited from releasing the chattel, as the borrower's direct FO is not 150% secure afterward.

Example: Borrower has \$60,000 OL secured by \$400,000 of equipment. The borrower has a \$400,000 direct FO secured by real estate valued at \$450,000. Borrower requests release of \$200,000 of equipment. Even though the OL would be at 333% after the release, FSA can't approve due to FO not being at least 150% secured after the release, even though chattels are not security for the FO loan.

PROPOSED SOLUTION: Add language to 4 FLP, Paragraph 146 D,3 stating the security margin on each chattel secured FLP direct loan must be 150% after the release.

NATIONAL OFFICE RESPONSE: The purpose of the current FLP guidance is to prevent a release of collateral that could lead to FSA becoming under secured. The regulatory language used requires a review of the entire credit to ensure the account is adequately secured overall; however, there may be times when a borrower has an OL and an FO loan and the FO loan is not secured by chattels. In such cases, a release of chattel security would not impact security for the FO. We are considering options to amend the regulation to allow a release in such situations.

In the example provided, if the FO required 150% collateral coverage, or all loans were secured by all collateral because of a servicing action, the chattel property could not be released. The lien would need to remain in place to be consistent with loan making and servicing requirements.

While options are being considered, exceptions may be sought on a case-by-case basis through the National Office. Other potential options available to the borrower include graduation, loan guarantee, or a subordination.

Resolution 3

CONCERN: A borrower wants to separate one acre to build a house and pay the current market value for the acre. According to the note below 4-FLP Paragraph 196 B,3, because they retain ownership of the acre, they must meet 4FLP Subparagraph 146 E requirements, which are the requirements for a borrower asking for a non-monetary release. The property cannot be released due to not having 150% security value after the release; however, if selling the property to a 3rd party, then 4FLP Subparagraph 146 E would not apply. Therefore, the property would be able to be sold without the added restrictions. The concern is when one of our borrowers wants

to build a home on the property with an FSA lien; then we are restricting them from getting financing for that house and forcing FSA to finance the building of these homes when there is not a need to do so.

PROPOSED SOLUTION: Add language to 4 FLP, Paragraph 146 E, 6 stating the security margin on each real estate secured FLP direct loan must be 150% after the release or if the margin cannot be achieved paying fair market value would be sufficient.

NATIONAL OFFICE RESPONSE: The regulation originally contemplated handling a case like this with a subordination. The intent of the handbook guidance is to maintain a lien on the assets owned by the borrower to prevent a loss to the government. Paragraph 146 and paragraph 196 are not entirely consistent on releasing property. We will review these regulations and the handbook guidance to see if additional clarification is needed or if more flexibility can be incorporated.

While options are being considered, exceptions may be sought on a case-by-case basis through the National Office if the transaction can't be approved according to 4-FLP subparagraphs 117 A (subordination) or B (release and refile).

Resolution 4

CONCERN: 4-FLP, subparagraph 197C allows SED to consent to use funds from partial release for development purposes. However, to do so, procedure requires funds to be deposited in a supervised bank account following subpart B of part 761 (1 FLP, Part 4) of this chapter. Supervised Bank Accounts (SBA) are becoming increasingly difficult to coordinate with lenders in some areas.

PROPOSED SOLUTION: Add policy language to match loan making policy on Supervised Bank Accounts (SBA) regarding development.

NATIONAL OFFICE RESPONSE: We do not agree with this resolution. Supervised Bank Accounts are needed to ensure established FSA security interests in insurance and security proceeds are protected. Supervised Bank Accounts are meant to be short term, but often funds are held for months while development plans are created and implemented by borrowers. We encourage STO staff to search out lenders in the region willing to host Supervised Bank Accounts if local lenders are not willing.

We are in the process of revising FSA 2140 to reflect some of the language in Heirs' Property Relending Program Control Agreement and Rural Development deposit agreements. We believe the revised forms will contain language more agreeable to lenders.

If an alternative option is available to protect the funds, such as an attorney's trust account, we are willing to consider a waiver of the SBA requirement on a case-by-case basis.

Resolution 5

CONCERN: Finance Office payment reminder letters have "ALL DUE" for the amount due on maturing loans. This wording has caused some borrowers to make incorrect payments where only the principal amount without the accrued interest is paid.

PROPOSED SOLUTION: Change the wording under Amount Due for loans maturing to "CALL YOUR LOCAL SERVICING OFFICE FOR PAYOFF AMOUNT" that will have the borrower call to obtain a correct payoff.

NATIONAL OFFICE RESPONSE: We agree with the proposed resolution and will be working with Rural Development to update payment reminder letters.

Resolution 6

CONCERN: Statutory requirements for servicing time frame does not account for the time it takes to obtain an appraisal before offering loan servicing actions.

PROPOSED SOLUTION: When an appraisal is ordered to offer loan servicing actions, the timeframe clock will be stopped until a satisfactory appraisal is received.

NATIONAL OFFICE RESPONSE: We concur with this resolution and note that on August 9, 2021 7 CFR 766.106 was revised and published in the Federal Register to increase the PLS response timeframe to 90 days when a real estate appraisal is required.

INFORMATION TECHNOLOGY COMMITTEE REPORT

2021-2022 Adopted Resolutions with National Office Response

Resolution 1

CONCERN: Payment discrepancies in ADPS are not reflected in DLS in a timely manner. This often results in considerable time passing prior to realizing a payment has gone on discrepancy. The field offices are generally relying more on DLS and less on ADPS. Along with this, the payments are not real time in DLS, not posting timely or at all.

PROPOSED SOLUTION: Link payment discrepancies in ADPS to DLS like other transactions and work on speeding up the communication between the two systems - payments and discrepancies need to be real time.

NATIONAL OFFICE RESPONSE: We agree that the PLAS/ADPS downloads to DLS cause delays. FLP processes are currently being analyzed and reviewed to develop a path for modernization. A recommendation for changes will be provided to DAFLP when complete and will include which accounting system is to be used. This will require time before such a change is completed and we appreciate the continued patience of FLP staff as the improvement process is underway.

Resolution 1

CONCERN: I am constantly sending bid requests to the same three to five vendors located at the top of the vendor list and receiving only declined bids. This adds several days to the already long appraisal process.

PROPOSED SOLUTION: Add a radio button in the bid response section for Vendor Declined bid, which ties to the order of appraisers. A declined bid should move a vendor to the bottom of the list, so that we can reach out to appraisers who will actually submit bids.

NATIONAL OFFICE RESPONSE: We agree with this resolution and will be making the required changes to labels, modifying the collect date of contact field, and updating the algorithm in NATS. We anticipate that the required changes to be deployed in early calendar year 2022.

MANAGEMENT/PERSONNEL COMMITTEE REPORT

2021-2022 Adopted Resolutions with National Office Response

Resolution 1

CONCERN: The EPMA (Enterprise Performance Management Application) does not allow employees to access their performance appraisal or comment, only the supervisor.

SOLUTION: Allow employees access to the EPMA to view one's own performance appraisal and comment as was allowed in the EmpowHR system.

NATIONAL OFFICE RESPONSE: EPMA has been updated. Additional functionality for FY22 allows employees to view and acknowledge their plans and appraisals.

LEGISLATIVE COMMITTEE REPORT

MEMBERS:

Dave Bonnett, NC (Chair) – Zone D
Brandon Waldren, VA (Vice-Chair) – Zone C
Casey Toyne, MT – Zone A
Heather Cox, TX – Zone B
Newt Gilman, GA – Zone C
Mickelle Munnings, TX – Zone B

The last 12 months did not look a whole lot different than the previous 12 months thanks to COVID. In-person meetings with legislators were not possible, but with the aid of communications technology, we did not skip a beat. We held a virtual meeting with Sen. Gillibrand's office in September, 2021 to discuss agency impacts of ARPA legislation as well as the Build Back Better bill that was being proposed.

I was able to attend the National Rural Lenders Association (NRLA) convention in October while in DC, where Administrator Zach Ducheneaux and Deputy Administrator for FLP Bill Cobb addressed the group. The lenders were very open about their support for Farm Loans, but addressed some of the same concerns that we have, namely adequate staffing and technology modernization.

In March 2022, the entire committee participated in a full day of virtual Hill Visits, meeting with Congressional as well as Ag Appropriations staff. We held 9 meetings, during which we discussed the importance of continuing adequate program funding and the critical need for additional staffing, as well as the quest to repeal direct loan term limits. We explained who we are, what we do, and why it is important, especially to newer Ag Committee members. Overall it was a very positive experience that we believe will pay great dividends.

The Legislative Issues Committee remains committed to representing NACS members and our farmer/rancher customers as a voice in the legislative process which plays a significant role in our rules and our funding.

Current items of focus:

- Ensuring adequate funding of loan programs, especially considering increased loan limits.
- Appropriations to hire loan staff in anticipation of upcoming retirements.
- Removal or abatement of direct loan term limits.
- Upcoming Farm Bill

We are hoping for a live Capitol Hill visit this coming fall. Virtual meetings have been fine, but it is always better to meet face to face.

Andy Quinn and his staff have remained diligent in representing NACS in legislative affairs, partnering with key players in Agriculture and Appropriations committees as well as related industries and interests. We are grateful to Andy and his staff for their tireless efforts.

NACS plays an important role in the efficient and effective delivery of Farm Loan Programs, including representing our members and farmer/rancher customers in the legislative process. NACS has a very good reputation in Washington, and we are proud of the work we do on behalf of production agriculture.

Respectfully submitted,
Dave Bonnett, Chair

MEMBERSHIP COMMITTEE REPORT

I would first like to take this opportunity to thank the Membership Committee Members and their Alternates:

	<u>Member</u>	<u>Alternate</u>
Zone A:	Marjie Capdeville, MT	Amy Dykema, MT
Zone B:	Kris Wilcox, NE	Nicole Bonifas, NE
Zone C:	Juanita Ballman, KY	Kristi Clapp, KY
Zone D:	Cheryl Brooks, AR	Tammy Jones, AR

This year the Membership Committee updated the recruitment brochures that had been developed by past Membership Committee members. These recruitment brochures will be used to help increase our membership. These brochures are available on our website and we encourage you to use them as needed for new hires and current employees who are not members.

The Committee also tried calling all states to see if their membership was increasing or declining. Some states do not have enough members to keep their chapter running smoothly. We looked at maybe some states joining together which would be beneficial to both states. This will be looked at during convention and discussed more with the Board.

We would like to encourage every member to reach out to those who are not members and the new hires to make sure they are aware of NACS and what we do. The committee members are here to serve and would be glad to make contact with anyone in your state.

Thanks for giving me the opportunity to serve as Chairperson on the Membership Committee.

Juanita Ballman, Chairperson
NACS Membership Committee

TASKFORCE AND WORKING GROUPS REPORT

Updates are currently being made to Task Forces and Working Groups. A revised Annual Report will be posted to the NACS website shortly after convention with the full listing of all active Task Forces and Working Groups and who the current appointed NACS members are on each

FINAL BOARD MEETING MINUTES- August 1, 2021
Room 220, Embassy Suites, Kansas City, MO

Attendees: LeAnn Gibbs, President; Kim Eilerman, Vice President; Kay McCoy, Secretary; Nathan Adams, Zone C Representative; Kris Wilcox, Zone B Representative; Cheryl Brooks, Zone D Representative and Jessica Weigand, Zone A Representative. Ray Bartholomew, Treasurer, was at the Audit Committee Meeting.

Prior to the Board Meeting, Kim read an email received from Marcus Graham, DAFO, “revoking our Administrative leave for Board Members, Committee members and delegates for attendance to Convention” per MOU.

Called to order – 6:04 p.m. LeAnn

Reviewed Agenda for the Convention.

Discussion was held regarding Andy Quinn and possible communication and/or accountability issues with the Board. LeAnn stated she was impressed with how Andy fights for us. She shared her experience from a recent teleconference held on July 28 with legislative committee and staff member from David Scott, Chairman of House Ag Committee. Members agreed that we still need to have regular accountability and communication. We used to receive a newsletter. Board decided this is a new board issue.

Cheryl moved we pay committee members actual travel expense up to \$400 – Kris seconded. Motion carried. If committee members are present at the Convention, then we will reimburse them at that rate.

Dillards – we asked for a 1-year extension, Dillards responded that they wanted to meet with us at Convention. We want to stand firm at 1-year extension to give us time to discuss with our members, etc.

Kay moved to adjourn; Kris seconded. Motion passed.

GENERAL ASSEMBLY

On July 30, 2021, NACS received notification that National Office Staff would be unable to attend the NACS convention on August 2-3, 2021. The agenda for the meeting was therefore modified and no general assembly occurred.



United States Department of Agriculture

Farm Production
and Conservation

Farm
Service
Agency

Field Operations

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July 30, 2021

TO Brandon Wilson, NASCOE President
Marcinda Kester, NASCOE Vice-President
Glenda Ward, NADD President
Jason Isaac, NADD Vice-President
LeAnn Gibbs, NACS President
Kimberly Eilerman, NACS-President

FROM Marcus Graham
Deputy Administrator for Field Operations

A handwritten signature in black ink, appearing to read "Marcus Graham".

Date: 2021.07.30
16:29:01 -04'00'

SUBJECT: Employee Association National Conventions - Update

Over the past several days, the COVID-19 Pandemic situation has deteriorated across the country with significant increases in COVID-19 positive cases due to the Delta Variant. FSA Leadership has continued to consult with the FPAC-BC-Homeland Security Pandemic Coordinator to receive guidance on ensuring employee safety.

Due to the increased risk of COVID-19 exposure to employees and the worsening Pandemic conditions across the country, FSA Leadership and the FPAC Homeland Security Pandemic Coordinator are recommending the Employee Associations to postpone or cancel the 'in-person' National Conventions scheduled for the week of August 2, 2021.

NACS National Convention – August 2-3, 2021 – Kansas City, MO
NASCOE/NADD National Convention – August 3-7, 2021 – Ft. Wayne, IN

Should the Employee Associations choose to proceed forward with holding their annual conventions, FSA Leadership will be unable to participate or support the event.

In addition, FSA leadership is unable to approve administrative leave for convention attendance. Further, official time and excused absences for association officers, area committee members and delegates to attend this year's conferences and meetings are not authorized.

Note: Any administrative leave taken by the employee prior to the date of this memo for preparation of the convention remain authorized. No further administrative leave beyond the date of this memo shall be approved.

COVID Guidance remains fluid and FSA Leadership will continue to analyze updated guidance as it becomes available. Finally, attendees of the convention should follow all FPAC travel and quarantine guidelines.



If you have any further questions, please reach out to Ivan.Suarez@usda.gov and Kimberly.Floehr@usda.gov.

Cc: Zach Ducheneaux, FSA Administrator
Steve Peterson, FSA Associate Administrator
Linda Treese, Acting Assistant DAFO
Ryan Lukassen, Assistant to DAFO
DAFO Division Directors
FSA Acting State Executive Directors

NACS ANNUAL MEETING – AUGUST 2-3, 2021

The 48th Convention of the National Association of Credit Specialists was called to order by LeAnn Gibbs, NACS President at 8:05 a.m. August 2, 2021.

Kay McCoy, KS gave the invocation

Pledge of Allegiance was led by Tonya Washington, AR.

The Convention attendees sang the National Anthem as a group.

Maureen Mausbach, NE, Chairman of the Convention Committee, made announcements regarding the events and meals.

The Convention recognized 5 first time attendees. Newton Gilman, GA, Nicole Bonifas, NE; Emily Vanis, NE; Amber Brown, GA; and Millicent Harrison, NC.

LeAnn Gibbs, President of NACS, gave the Welcome outlining the mission and history of the NACS Association.

Jason Issac, KY gave a welcome address on behalf of the National Association of District Directors, (NADD).

John Gehrke, IL, gave a few words of welcome from the Farm Loan Chiefs Association (FLCA).

Theresa Dillard, Dillard's Financial introduced Cheryl Walker. Cheryl was a Farm Loan Chief, retired, now with Dillard's Financial. Theresa provided Benefits training to attendees. She distributed a NACS Members Retirement Guide and discussed services that Dillard's provides regarding retirement, LTC insurance and other types of insurance. She fielded several questions from attendees regarding annuity products and LTC.

Legislative Report

The Legislative Update was provided by Andy Quinn from McAlister & Quinn, and Dave Bonnett, NC, Legislative Committee Chair. Andy presented a PowerPoint Presentation discussing FSA funding proposals in the House, the status of ARPA, Direct Term Limits, the Heirs Property Re-Lending Program, and HR-4169, Section 6. Much discussion was held over these topics between the attendees and the Legislative Committee. Andy summarized by outlining what our priorities need to be for the Legislative Committee.

1. He and Legislative Committee will emphasize getting more staff. He stated that 40% of workforce can retire in 5 years – FSA loan volume has increased 50% in last 5 years. House is proposing another \$1.4 billion without additional personnel. It takes 2 years to hire and train new loan officers. We need to surge hire for vacancies we know are coming. Because of loan making priorities, servicing and outreach is not getting done. Work Not Getting Done Taskforce input is being used to support the need for additional staff. Andy stated he believes FSA staff are some of the most efficient federal employees in the government.

2. They continue to work on Abolishing Direct Loan term limits. Repealing Direct Loan term limits is Andy's passion. Term limits disproportionately affects minority farmers. Excludes 8100 farmers presently and adds 400 farmers every year. It costs nothing to repeal direct term limits. Chairman Peterson, formerly the House Agriculture Committee Chairman retired. He had a problem with FSA's graduation program from the 1990's and would not listen to the facts. David Scott from Georgia is new Chairman of the Ag Committee – we stand a better chance of getting this changed.

3. Heirs property issues impacts a farmer's ability to access not only FSA credit, but also FEMA disaster relief. The complicated ownership issues significantly impacts their ability to access FSA credit. The Heirs Property Re-lending program will be rolled out to vendors in targeted areas and allow approved financial institutions to loan at low interest rates to help buyout other heirs' interests.

4. Must be more forceful in making our case for Fact-based legislation. The Legislative Committee will continue to monitor and, as appropriate, contest Section 6 of HR 4169. Section 6 of HR 4169 would authorize

administrative action from reprimand up to removal against employees who are found guilty of discrimination. Examples of discrimination complaints could include failure to provide a receipt for service, providing an inaccurate receipt for service, providing inaccurate program information, or failing to timely process an application. We cannot allow the false narrative that discrimination is widespread to go unchallenged. Findings of discrimination, especially racial discrimination are exceedingly rare at USDA. They are rarer still at FSA given the number of customers served and complaints received. We need to tell congress to legislate based on fact not on a story.

Dave Bonnett, NC, Chairman of the Legislative Committee, presented the Legislative Report. He stated that if ever we needed representation in Congress, it is now. USDA appears to be the sacrificial lamb. FSA must speak up for ourselves. Andy has been instrumental in getting us an audience with decisionmakers. We have the opportunity to provide the truth, and to challenge lawmakers to investigate for themselves. It has been challenging, not being able to meet in person this year. This has been a disadvantage. We must stay informed and in touch with the lawmakers. Eventually there will be a decision in ARPA, and we will need to focus on what our options will be at that time. Either way it will be tough. If not for Andy, we would not have the voice in D.C. The Legislative Committee will continue to tell the FSA story.

NACS Business Meeting

LeAnn Gibbs, President, called the Business Meeting to order at 10:50 a.m. She introduced the Board for 2019-2021 – Vice President, Kimberly Eilerman, IL; Secretary, Kay McCoy, KS; Treasurer, Ray Bartholomew, KS; Zone A Representative, Jessica Weigand, NM; Zone B Representative, Kris Wilcox, NE; Zone C Representative, Nathan Adams, IN; and Zone D Representative, Cheryl Brooks, AR.

Kay McCoy, Secretary, and Ray Bartholomew, Treasurer, submitted the Credentials Report. (See Attached).

LeAnn Gibbs, President appointed Jason Issac as Parliamentarian for the Convention.

Kim Eilerman, V.P. presented the Convention Rules for approval to the convention. Kim Eilerman, IL, moved they be accepted. The motion was seconded by Kris Wilcox, NE. Motion passed by acclamation.

Kim Eilerman, V.P. introduced the 2019-2021 Committees. (See Annual Report).

Darren Metzger, Ohio, presented the Convention Agenda. Committee Meetings were previously completed by teleconference. Darren Metzger, OH, moved to adopt the Convention Agenda as submitted. Jessica Weigand, NM, seconded the motion. The motion passed by acclamation.

LeAnn Gibbs, President, appointed the Audit Committee – John Oosterman, CA; Kelli Luebbert, NE; John Gehrke, IL; and Theresa Windham, GA. John Oosterman, Chair, CA, will present report tomorrow at the Business Meeting.

LeAnn Gibbs, President, appointed the Election Committee to be the four Zone Representatives.

The Chair entertained Candidate Announcements as follows:

President – Kimberly Eilerman, Illinois

V.P. – Ben Herink, Nebraska

Treasurer – Ray Bartholomew, Kansas

Zone D Representative – Newton Gilman, GA

Maureen Mausbach, Convention Committee Chair, NE, presented the Convention Committee Report.

She stated that the Convention Committee was formed in 2011 to ease the burden on states and to allow a committee rather than the membership entertaining bids for convention from states. FSA divested from RD in 2014. Prior to formation of the committee, states kept their own records and then they were lost. Maureen has maintained records on convention costs and has a record of audio/visual, hospitality, meeting space, outings costs, etc... She is proposing a survey again to poll the membership with a range of questions to gauge interests, cost-points, locations, etc... Covid has led to innumerable challenges. D.C. is on the radar for 2022. The possibility exists for renting Patriot Plaza for meeting and rooms. NACS still has some commitments to Omaha,

which can be deferred to 2023. There are options to look at other locations such as Nashville. The Committee would like some input regarding costs for rooms and registration fee. Darren requested recognition from the group to Maureen and Katie Steckman for all their work on this committee.

LeAnn, President, made the following announcements. Candidates will circulate between Zone Meetings this afternoon. First time attendees need to see Ray for an expense voucher. They will receive \$200 to cover expenses for convention. Committee Members in attendance at the convention will receive reimbursement of \$400. They will need to provide an expense voucher. Board Members will also need to submit receipts and a voucher.

John Gehrke presented information on behalf of Brenda Wilson regarding FEDS. FEDS has a direct link on the NACS Website. They defend Federal Employees in lawsuits. They are on top of current issues such as ARPA. They have been very helpful to NACS in supporting our conventions and assisting with legal consultation on NACS issues.

President LeAnn Recessed meeting at 11:45 p.m.

Zones met after lunch in their respective rooms.

The NACS Business meeting re-convened at 8:12 a.m. on August 3, 2021 by President, LeAnn Gibbs, NM. Ray Bartholomew, KS, gave the Invocation.

Cheryl Brooks, AR, led the Pledge of Allegiance.

The Secretary and Treasurer read the Roll Call of Delegates, which was answered by 26 delegates and 6 alternates. See the report for the breakdown of delegates and alternates by state and zone.

Board Member Reports were presented by respective Board Members, who referenced corresponding Reports in the Annual Report.

Jason Issac, KY moved to dispense with the reading of the minutes; the motion was seconded. Motion passed. Jessica Weigand, NM, moved to accept the minutes in the annual report. Mark Moser, NE, seconded the motion. The motion passed.

John Gehrke, IL moved to accept the Treasurer's Report. Maureen Mausbach, NE, seconded the motion. The motion passed.

President LeAnn Gibbs recognized the Past Presidents in attendance: Millie Turner, ND, was here on Sunday, Darren Metzger, OH, Maureen Mausbach, NE; Allen Hall, NE; Lisa Liska, NE; John Gehrke, IL; Theresa Windham, AR; Denise Lickteig, NE.

President LeAnn Gibbs read the Convention Attendance Roll Call – earliest attendee and convention attended was Ray Bartholomew, Asheville, NC 1989. Ray stated that Bob Paris had called and told him that he would be the last man standing this year as Bob would not be attending.

Jason Issac, Parliamentarian announced that Roberts Rules of Order apply.

Committee Reports were given.

The Membership Report was presented by Lisa Liska, Nebraska. She thanked the Membership Committee members – Annette Peters, CO; Crystal Zwilling, OH; Charlean Smith, AR;. The membership packet is on the NACS Website with the 4440 form. It includes some short bullet points about the organization and what we do. Membership is an issue. Each of us needs to recruit members. Talk to members in your office or in the office next to you. She issued a challenge to make a point to visit with staff in your states. NACS is very passionate about what we do; We love our jobs and work hard to improve programs for our customers.

Lisa Liska, NE, moved to approve membership report as submitted in the 2019-2020 Annual Report. Charlean Smith, AR, seconded; motion passed.

Legislative Committee Report

The Legislative Report was presented yesterday by David Bonnett, Legislative Committee Chair, NC. He stated a written report will follow.

Mark Moser, NE, moved to add a resolution to the Legislative Committee Report. Kris Wilcox seconded.

Discussion was held. The motion passed.

Cheryl Brooks, AR, moved we accept the Legislative Report as amended. Jessica Weigand, NM, seconded the motion. Discussion held.

Ray Bartholomew raised a point of order – if report is not written, the Convention cannot accept it. The point of order was submitted to Jason Issac, Parliamentarian. He stated that if it is on the agenda it can be accepted. Ray suggested that we move the legislative committee report to later in the agenda. Ray moved we table the motion, but this was ruled out of order by the Parliamentarian because motion had not been voted on. The motion on the floor to accept the Legislative Committee report as amended was passed.

Mark Moser, NE, called for a division of house. The Election committee convened – 16 members in favor; 9 opposed, 2 abstained. The motion passed.

Audit Committee Report

John Oosterman, CA, presented the Audit Committee Report. It is attached. John moved that the NACS Association accept the report as presented – Theresa Windham, GA seconded. Motion passed.

Management Personnel Committee Report

Theresa Windham, GA, submitted the report and moved to accept the report as submitted. Cheryl Brooks, AR, seconded the motion. Discussion was held.

1. Lisa Liska, NE moved to amend the report by adding a resolution regarding EPMA access to employees. Kay McCoy, KS, seconded the motion. Discussion was held. The amendment passed.
Jessica Weigand seconded the motion to accept the Management Report as amended (The Management Report had already been seconded, so this action was in error.) The motion passed.

Information Technology Committee Report

Kris Wilcox, Zone B Representative, NE, presented the Report on behalf of the IT Committee Chairman. She moved to accept the IT Committee Report as submitted. Millicent Harris, NC, seconded the report. (Point of order later raised regarding alternates making motions. Jason Issac reminded everyone to make sure that alternates unseat a delegate to make the motion.

1. Kris Wilcox, NE, moved to amend the report by moving resolution 1 from adopt to non-adopt. Nicole Bonifas, NE, seconded. Discussion was held. The motion passed.
2. Kris Wilcox, NE, moved to amend resolution #4 with language change. Nicole Bonifas seconded the amendment. Discussion on second amendment ensued. The Amendment failed.
3. Jason Issac, KY, moved to move Resolution #4 from adopt to non-adopt. It was seconded by Tonya Washington, GA. There was no discussion. The Amendment passed.
4. Tiffany Grody, OH, moved Resolution #5 be moved to non-adopt. The motion was seconded by Emily Willrath, OH. Discussion was held. The amendment passed.
5. Cheryl Brooks, AR, moved to move Resolution #6 to non-adopt. Tonya Washington, GA, seconded the motion. Discussion was held. The amendment passed.
6. Theresa Windham, GA, moved resolution 7 be moved from adopt to non-adopt. Tonya Washington, AR, seconded the motion. Discussion was held. The amendment passed.

Tonya Washington, AR seconded the main motion. (which had already been seconded.)

Motion to accept report as amended – passed.

President declared a recess at 9:20 a.m.

President reminded membership of Wunder Fund.

Reconvened at 9:42 a.m.

Loan Servicing Report

Irby McWilliams, TX Chairperson submitted the Loan Servicing Report and thanked the Loan Servicing Committee. Tiffany Grody, OH moved to accept the Report as written (with minor change correcting Nathan Denney's state to KY) Kim Eilerman, IL, seconded.

Discussion

1. Amendment – Resolution #4 wording change – Darren Metzger, OH moved. John Gehrke, IL seconded. Discussion. Amendment passed.
2. Amendment – Resolution #1 wording change – John Gehrke, IL moved, Tiffany Grody, OH seconded the amendment. Discussion held. Motion passed.
3. Amendment – Kelli Luebbert, NE moved to add a resolution; Mark Moser, NE, seconded the motion. Discussion was held. Amendment failed. Mark Moser, NE called for the division of the house. 11 in favor – 11 against. President broke the tie. Amendment failed.
4. Amendment – Nathan Adams, IN, move resolution #7 from adopt to non-adopt – Tiffany Grody, OH, seconded the motion. Discussion was held. Motion passed.
5. Amendment – Nathan Adams, IL, moved to add resolution to loan servicing report, seconded by Cheryl Brooks, AR, Discussion. Motion passed.
6. Amendment – Cheryl Brooks, AR, moved to amend the new resolution to change the wording. Kim Eilerman, IL seconded the motion. Strike current market buyout and replace with servicing actions requiring an appraisal. Discussion. Motion carried.
7. Tonya Washington, AR, moved #5 from adopt to non-adopt. Theresa Windham, GA, seconded the motion. Discussion. Motion passed.

Motion passed to accept the Loan Servicing Report as amended.

Loan Making Committee Report

Jessica Weigand, NM, submitted the report on behalf of Rebecca Padilla, NM. She Recognized members on committee. Jessica moved to accept the report as submitted. John Oosterman, CA seconded.

1. John Oosterman moved that Resolution #4 be moved from non-adopt to adopt with language change. Jessica Weigand, NM, seconded the motion. Discussion. Amendment passed.
2. Kimberly Eilerman, IL – moved to add a resolution to the report. Nathan Adams, IN seconded the motion. Discussion. Motion passed
Motion to accept the report as amended passed.

Legislative Committee Report (continued)

Lisa Liska, NE raised a point of order – Legislative Report was never submitted. She requested the President re-open the legislative Committee Report.

LeAnn requested the Legislative Report be re-opened. David Bonnett, NC presented the report (submitted with the previously approved amendment). He moved that we accept the Legislative Report as submitted. The motion was seconded by John Oosterman, CA. Discussion was held.

1. Jason Issac, KY – moved to add the newly adopted resolution #6 from Loan Servicing to Legislative committee. John Gehrke, IL, seconded the motion. Discussion. Motion passed.

Motion to accept report as amended passed.

Jason Issac, KY moved to recess. John Oosterman, CA seconded. The motion passed.

LeAnn declared a recess at 10:45 a.m.

The meeting was reconvened at 11:15 a.m.

Old Business

No Old Business

New Business

Ray Bartholomew, NACS Treasurer, submitted a Constitution and By-Laws change. This was previously discussed at Zone Meetings and was reviewed at Zone meetings on August 2. A Constant Contact email went out ahead of convention, but it was discovered that the proposed bylaw change was not posted on the website 30 days ahead of convention.

Ray Bartholomew, KS, moved we adopt the By-Law change. Kay McCoy, KS, seconded the motion.

Jason Issac, Parliamentarian, stated that this amendment requires a 2/3 majority vote if presented 30 days in advance; requires a ¾ majority vote if less than 30 days.

Point of clarification by Jason Issac, Parliamentarian. Proposed bylaw changes must be posted to the NACS website 30 days in advance. It was determined that the proposed bylaw change was not advertised, and therefore would require a ¾ positive vote of the delegates and ¾ vote of the membership in attendance of the NACS Convention.

Discussion was held.

Theresa Wyndham, GA, moved we suspend the rules so delegation could freely discuss the motion on the floor. The motion was seconded by Millicent Harris, NC. Suspending the rules requires 2/3 vote of delegates – received positive 18 votes. Motion passed. Recessed into discussion at 11:35 a.m.

Reconvened the Meeting at 1:26 p.m.

John Gehrke, IL, moved to return the motion back to order. Jessica Weigand, NM, seconded. Motion passed.

Ben Herink, NE, asked for a review of the motion.

Ray Bartholomew, KS, gave further clarification of the proposed bylaw change requested during discussion.

Jason Issac, KY, proposed a friendly re-write of the bylaw to have State Dues as well National dues be sent to NACS and NACS reimburse the states. Jessica Weigand, NM, called the question to vote.

A vote was taken of the delegates by the Election Committee: The vote was 22 to 2 of 24 delegates.

A vote was taken of the entire membership present at the convention: The vote was 30 to 4 of 34 members. The Bylaw change passed.

Maureen Mausbach, Convention Committee Chairman, NE, provided the dates for the next NACS Convention, which will be July 10-14, 2022, possibly in Washington, D.C.

Election of Officers

President – Jessica Weigand, NM, nominated Kimberly Eilerman, IL for President. John Oosterman, CA, seconded the nomination. David Bonnett, NC, moved we close nominations and a vote by acclamation be taken. Newton Gilman, GA, seconded the motion. Motion passed. A vote was taken and Kimberly Eilerman, IL, was elected President by acclamation.

Vice President – Jessica Weigand, NM, nominated Ben Herink, NE, for Vice President. John Oosterman, CA, seconded the nomination. Mark Moser, NE, moved nominations cease and a vote by acclamation be taken.

David Bonnett, NC, seconded the motion. Motion passed. A vote was taken and Ben Herink was elected Vice President by acclamation.

Secretary – Kay McCoy, KS, nominated Jessica Weigand, NM for Secretary. John Oosterman, CA, seconded the motion. Kay McCoy, KS, moved nomination cease and a vote by acclamation be taken. Amber Brown, NC, seconded the motion. Motion passed. A vote was taken and Jessica Weigand was elected Secretary by acclamation.

Treasurer - Cheryl Brooks, AR, nominated Ray Bartholomew, KS, for Treasurer. Kay McCoy, KS, seconded the nomination. Tonya Washington, AR, moved nominations cease and a vote by acclamation be taken. Kimberly Eilerman, IL, seconded the motion. Motion passed. A vote was taken and Ray Bartholomew was elected Treasurer by Acclamation.

The following Zone Representatives were announced by Zone:

Zone A Representative – LeAnn Mendoza, CA, no alternate.

Zone B Representative – Lisa Liska, NE; Katie Steckman, NE, Alternate.

Zone C Representative – Nathan Adams, IN, no alternate.

Zone D Representative – Millicent Harrison, AR; Amber Brown, NC, Alternate.

President, LeAnn Gibbs gave closing remarks and passed the gavel to Kim Eilerman, President-elect.

Kim Eilerman, President-Elect, IL, gave closing remarks.

Final announcements were made by Past-President and Treasurer.

Jessica Weigand, NM, moved to adjourn. Newton Gilman, GA, seconded the motion. Motion passed. Meeting was adjourned at 2:11 p.m.

AUDIT COMMITTEE REPORT

August 1, 2021

The Audit Committee met with the NACS FSA National Treasurer, Ray Bartholomew, on August 1, 2021 at the Embassy Suites Hotel in Kansas City, Missouri. There was convention for 2020 due to the pandemic; therefore, no audit was completed until this year. The committee reviewed all account balances as of May 31, 2020 and May 31, 2021.

Wells Fargo Account	Balance May 31, 2020	Balance May 31, 2021	Current Balance
Main Checking	\$15,084.24	\$25,925.76	\$34,863.76
Fairness Fund	\$3,964.55	\$3,964.55	\$3,965.02
Savings	\$80,727.69	\$80,735.76	\$80,737.11
Wunder Fund	\$7,554.04	\$7,669.80	\$7,669.93
Total	\$107,330.52	\$118,295.87	\$127,235.82

Observations:

The Committee reviewed all account reports and information begin maintained by the treasurer. The committee commends the progress the Treasurer made in addressing previous findings. The Treasurer is maintaining records as record with the exception of membership records.

The Committee reviewed the hardcopy of the financial records. All entries and transactions appear to be in order. We also reviewed the various monthly bank statements, deposits, checks written and supporting documentation; all appear in order.

The bank accounts being maintained and found that access has been limited to the Treasurer, President and Vice President.

All overages were approved by the board and noted in the minutes as required.

Required tax returns for the two previous reporting periods reviewed for this audit report were filed timely.

Findings:

- Membership lists are not being provided by all State Associations; there is no method for the Treasurer to maintain a current and accurate listing of membership. This information is necessary to ensure delegate certifications and dues are paid accurately.
- One check (2314) did not have an accompany voucher. The Committee found that it was proper for this expense to have been paid.
- The minutes of June 23, 2019 where not included in the 2019-2020 annual report which included an overage amount that was approved by the board.

- One travel voucher had no documents attached. The Committee found that it was proper for this voucher to have been paid.

Recommendations:

- Update the operating manual Exhibit 2J to include the Vice President as an authorized user on the association's accounts.
- The Treasurer should create a voucher for expenses related to check 2314 and attach a copy of the check.
- Have the Secretary add the June 23, 2019 minutes to the 2019-2020 annual report
- For travel vouchers where members are splitting expenses, the members should indicate on their vouchers with whom they are splitting expenses and to what degree.

Previous Years Recommendations and Progress:

- The Treasurer is providing a written report to the board at each meeting which is being included in the annual report.
- The operating manual updates for the Standard Operating Procedures related to the duties of the Treasurer are still in development.
- There was no annual meeting with the State Treasurers/Presidents; however, at least quarterly emails were provided to state associations.

Respectfully submitted,

John Oosterman, CA- Zone A
Kelli Luebbert, NE— Zone B

John Gehrke, IL- Zone C
Theresa Windham, GA- Zone D

FARM LOAN PROGRAM LOAN MAKING COMMITTEE REPORT

THE LOAN MAKING COMMITTEE MET AT THE EMBASSY SUITES HOTEL IN KANSAS CITY, MO (VIA CONFERENCE CALL), ON AUGUST 2-3, 2021 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN: For a capital improvement loan (i.e. irrigation well), which exceeds \$10,000 FSA is required to obtain title insurance in accordance with 3-FLP Par. 371D. The requirement of title insurance is a large cost on such a small loan. Emergency loans do not require title insurance on loans for \$25,000 or less in accordance with 3-FLP Par. 247A.

PROPOSED SOLUTION: Make all 3-FLP references requiring title insurance for loans exceeding \$25,000 on real estate.

Resolution 2

CONCERN: The March update to 3-FLP enacted a specific TDCLR of 1.10 as the benchmark for establishing the loan term. This figure puts undue strain on new borrower's cash flow and effectively prohibits future purchases.

PROPOSED SOLUTION: Remove the 1.10 benchmark and allow the loan approval official the latitude to set the term based on the borrower's individual operation and goals.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 3

CONCERN: Procedure is not clear enough on if we can make a loan to purchase additional cattle when a first lien position is involved from a different creditor. FSA would have purchase money interest, but does it meet the separate and identifiable security requirements.

PROPOSED SOLUTION: Clarify procedure or have Arkansas issue a state supplement to address this concern.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Members of the loan making committee feel that Arkansas should ask State Office for guidance since this seems to be a state issue.

Resolution 4

CONCERN: Member requested a resolution be submitted to receive credit for FSFL work including completing I&E's and Balance Sheets in FBP, assisting customers with completing forms, and completing applicable environmental documentation.

PROPOSED SOLUTION: Lobby the FSA National Office and/or applicable workforce agencies to receive credit for work completed in regards to FSFL's.

(NOTE: Duplicate resolution - can also be found on the Legislative Committee report)

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee feels that this resolution needs to stay with the Legislative Committee.

Resolution 5

CONCERN: Closing RE loans. References paragraphs 396-400. Then paragraph 396 references paragraph 247A for title clearance requirements. Paragraph 247A only applies for emergency loans. 247A should reference 371D which talks about waiver of title insurance. Note paragraph 371D then takes you to 237A for emergency loans.

PROPOSED SOLUTION: Change paragraph reference in Paragraph 396 from 247A to 371D

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: This resolution needs clarification on concern based on paragraph 247A and 371D are talking about two different things.

Resolution 6

CONCERN: Significant business management experience with at least 1 year of management experience in a non-agriculture related field where the applicant's day-to-day responsibilities included direct management experience, such as personnel decisions, payroll, and inventory ordering; however, not an individual who is a manger in title only.

PROPOSED SOLUTION: Significant business management experience with at least 1 year of management experience in a non-agriculture related field where the applicant's day-to-day responsibilities included direct management experience, such as personnel decisions, payroll, and inventory ordering; however, not an individual who is a manager* in title only.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee asks for clarification since the only difference in the concern and the proposed solution is an asterisk. Needs more explanation on the proposed solution.

Resolution 7

CONCERN: Form FSA-2005 is used as part of a complete application package. However, this form is redundant considering the applicant is already submitting a balance sheet reflecting all debts as part an application.

PROPOSED SOLUTION: Remove form FSA-2005 Creditor List from application package.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee does not feel that the FSA-2005 needs to be removed. A balance sheet does not show all debt information and it does not have enough space to input all debt. The FSA-2005 allows FLP staff to send the FSA-2015 to verify debts needed for the application.

Resolution 8

CONCERN: Time is wasted going through all checklist options. Depending on the loan type only 1 or 2 categories may be applicable.

PROPOSED SOLUTION: Make it more streamlined and tailored to each direct loan type so that time is saved for the PT or FLO.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee feels that this is not a regulatory concern and that it does not take that long to fill out the checklists. Explain how to streamline checklist without requesting a change in system.

Resolution 9

CONCERN: Our office is currently the centralized office for a PLP Guaranteed Lender. We receive applications from all over the state of Arkansas. After putting them in MIDAS, their county code needs to be set in DLS to show their customer profile. We are not able to set county codes outside of our FLP area. We have to either contact someone from the FLP area that services their county or the State Office. This is time-consuming.

PROPOSED SOLUTION: Allow anyone to be able to set the initial county code after they are input into MIDAS. This will save time by not having to contact another loan officer or PT to complete it.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee feels that this is a state issue. The state of Arkansas will not give everyone control to input county codes since there is a centralized guaranteed PLP office. This issue need to be discussed with their state office to try and resolve the issue or come up with a solution.

Resolution 10

CONCERN: National Goals for servicing time frame does not account for the time it takes to obtain an appraisal before offering Current Market Value Buyout. For example, when an environmental catex is being performed this stops the clock ticking.

PROPOSED SOLUTION: When an appraisal is ordered in order to offer a Current Market Value Buyout, the timeframe clock will be stopped until a satisfactory appraisal is received.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee thinks that this concern should be moved to the Loan Servicing Committee because it speaks of Current Market Value Buyout.

Resolution 11

CONCERN: The borrower maintenance screen in GLS recently updated the 'Demographic Information' section to include sub-fields under Race and Ethnicity. FSA-2211, Application for Guarantee, does not include these selections in Part C or Part D for the loan applicant. There is no way for local county offices to know this information when putting in new or updating current applicants and borrowers.

PROPOSED SOLUTION: Update FSA-2211 to include the sub-fields for race and ethnicity.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee looked into the FSA-2211 and it has already been updated with demographic information similar to the GLS screen.

Resolution 12

CONCERN: I believe the majority of youth's are not responsible enough and do not fully understand what they are signing as far as liability goes for the youth loan's. In addition many times it seems like the parents are

pushing the kids into getting the loan or the loans appear to be for the parents instead of the kids.

PROPOSED SOLUTION: Propose National or Arkansas State Office make a handbook or amendment change requiring a parent or guardian sign as a guarantor on all youth loans.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Loan making committee feels that this is a state issue. Youth loans have been around for many years and the program is utilized to teach young farmers and ranchers' financial responsibilities when borrowing money. Parents do sign the application allowing their children to participate in the program as well as the FFA or 4-H advisors that oversee the project. Parents have a big involvement in their child's project. Some states hold a big youth loan portfolio.

Resolution 13

CONCERN: Employees are required lock Balance Sheets, Income/Expense, Credit Presentations, Security Agreements, etc. once a loan is approved, declined, withdrawn.

PROPOSED SOLUTION: Have pre-selected forms/documents automatically locked in FBP when the Loan Official toggles and selects the Credit Action Status such as Approve, Withdrawn, or Decline. For example of an approved loan, the loan approval date and selected forms lock dates would coincide with each other in both time and date stamp. Also saving the Loan Official the extra time of manually locking each form.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The loan making committee discussed that automatically having selected documents locked after the approval is not a good idea. FLP staff does not have the ability to unlock the documents if additional information is needed to be input in FBP. The task of unlocking documents is usually handled by the state office FLP staff. We think that the loan official should lock forms when the loan is closed.

Resolution 14

CONCERN: *--[7 CFR 764.154(b)(1)] For ML's made for FO purposes, the Agency schedules repayment of an FO based on the applicant's ability to repay and the useful life of the security. In no event will the term be more than 25 years from the date of the note.--*

*--The loan term must be the minimum period of time to achieve a TDCLCR of 1.10, if possible, in a typical year plan, but shall never exceed the useful life of the security. Loan terms are considered in 5-year increments. A loan term of 40 years will only be considered if a TDCLCR of 1.10 cannot be achieved in a typical year plan using a shorter term.

The concern is two-fold. We are now being told that non micro FO loans as well as Micro FO loans are being held to the standard of 1.10 for TDCLCR. For a Micro FO loan I think that rule is valid and makes sense. For non-Micro FO loans I would argue that if the intention is for the 1.10 TDCLCR ruling to also apply then the explanation is in the wrong place because it clearly references the [7 CFR 764.154(b)(1)] above and that states For ML;s made for FO purposes. So, if they want it to also apply to non-microloans which is what we are being told it needs to move. It is my belief though that this ruling should only apply to microloans as it hampers the applicants ability to obtain additional financing and makes loan terms more stringent than needed.

National office direction stated that 1.10 tdcl term rule applies to both Micro and non-Micro FO loans even though the book appears to state otherwise.

PROPOSED SOLUTION: The 1.10 TDCLCR term rule should only apply to Micro FO loans and that should be clearly stated in the handbook. If it cannot be agreed upon that the 1.10 rule should only apply to Micro FO loan then please at least move the portion about TDCLCR to the correct place where it would not be confused with

only pertaining to Micro FO's.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The loan making committee feels that more clarification is needed as to how the TDCLCR hampers the ability to obtain additional financing, while making the terms more stringent. More specificity on how this needs to change.

Respectfully submitted by the 2019/2021, Loan Making Committee:

Zone A – Rebecca Padilla, NM – Chairperson

Zone B – Whitney Serrano, TX

Zone C – Amanda Robertson, KY

Zone D – Nicole Cleggs-Burns, AL

FARM LOAN PROGRAM LOAN SERVICING COMMITTEE REPORT

THE LOAN SERVICING COMMITTEE MET AT THE EMBASSY SUITES HOTEL IN KANSAS CITY, MO (VIA CONFERENCE CALL), ON AUGUST 2-3, 2021 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN: 5 FLP, Paragraph 462 F currently states that an administrator's exception is required when a borrower requests to sell real estate at a public auction. The request often takes several weeks to be completed.

PROPOSED SOLUTION: Allow FSA to place a floor price, as determined by 4-FLP, Exhibit 60, and let the open market determine the price received.

Resolution 2

CONCERN: 4-FLP, Paragraph 146 D 3, currently states to release chattel without monetary consideration, the security margin on each FLP direct loan will be 150 percent or more after the release. Many FSA borrowers have both chattel secured loans and real estate secured loans. In some cases, a borrower may be requesting a release of chattel security on a well-secured OL; however, FSA is prohibited from releasing the chattel, as the borrower's direct FO is not 150% secure afterward.

Example: Borrower has \$60,000 OL secured by \$400,000 of equipment. The borrower has a \$400,000 direct FO secured by real estate valued at \$450,000. Borrower requests release of \$200,000 of equipment. Even though the OL would be at 333% after the release, FSA can't approve due to FO not being at least 150% secured after the release, even though chattels are not security for the FO loan.

PROPOSED SOLUTION: Add language to 4 FLP, Paragraph 146 D,3 stating the security margin on each chattel secured FLP direct loan must be 150% after the release.

Resolution 3

CONCERN: A borrower wants to separate one acre to build a house and pay the current market value for the acre. According to the note below 4-FLP Paragraph 196 B,3, because they retain ownership of the acre, they must meet 4FLP Subparagraph 146 E requirements, which are the requirements for a borrower asking for a non-monetary release. The property cannot be released due to not having 150% security value after the release; however, if selling the property to a 3rd party, then 4FLP Subparagraph 146 E would not apply. Therefore, the property would be able to be sold without the added restrictions. The concern is when one of our borrowers wants to build a home on the property with an FSA lien; then we are restricting them from getting financing for that house and forcing FSA to finance the building of these homes when there is not a need to do so.

PROPOSED SOLUTION: Add language to 4 FLP, Paragraph 146 E, 6 stating the security margin on each real estate secured FLP direct loan must be 150% after the release or if the margin cannot be achieved paying fair market value would be sufficient.

Resolution 4

CONCERN: 4-FLP, subparagraph 197C allows SED to consent to use funds from partial release for development purposes. However, to do so, procedure requires funds to be deposited in a supervised bank account following subpart B of part 761 (1 FLP, Part 4) of this chapter. Supervised Bank Accounts (SBA) are becoming increasingly difficult to coordinate with lenders in some areas.

PROPOSED SOLUTION: Add policy language to match loan making policy on Supervised Bank Accounts (SBA) regarding development.

Resolution 5

CONCERN: Finance Office payment reminder letters have "ALL DUE" for the amount due on maturing loans. This wording has caused some borrowers to make incorrect payments where only the principal amount without the accrued interest is paid.

PROPOSED SOLUTION: Change the wording under Amount Due for loans maturing to "CALL YOUR LOCAL SERVICING OFFICE FOR PAYOFF AMOUNT" that will have the borrower call to obtain a correct payoff.

Resolution 6

CONCERN: Statutory requirements for servicing time frame does not account for the time it takes to obtain an appraisal before offering loan servicing actions.

PROPOSED SOLUTION: When an appraisal is order to offer loan servicing actions, the timeframe clock will be stopped until a satisfactory appraisal is received.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 7

CONCERN: When liquidating chattel (if the borrower refuses to liquidate voluntarily), FSA attempts to obtain a service agreement/contract. FSA receives no bids because the value of the remaining chattel is so low the auctioneers deem it not worthy of a bid.

PROPOSED SOLUTION: Require an additional attempt at soliciting bids, if no bids are received, and the market value of the chattel remaining is less than \$15,000, then consider that the agency has completed its due diligence by documenting the unsuccessful attempts, and then allow the agency to move towards Currently Not Collectible with concurrence from the SED.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: According to 5-FLP, Paragraph 581 E, States have individual procedures for handling involuntary liquidation, and the SED processes the case file to initiate foreclosure. It appears to be a state-specific issue.

Resolution 8

CONCERN: The form FSA 2580 – Primary Loan Servicing and Preacquisition Homestead Protection Certification, updated on 11/9/2018, has no boxes to input Form Number or Notice Sent, Date Sent, Date Accepted, etc. Additionally, the updated "comments" box does not require any specific information. When determining if statutory time frames are being followed, the lack of information causes excessive workload on Reviewers and State Civil Rights Review Group (SCRRG) personnel. The new form requires searching through the file to find dates on letters.

PROPOSED SOLUTION: Revert to old version dated 08/31/17, which was more informational and provided consistent documentation for delinquent borrower nonresponse or receiving an incomplete application.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The revised form requires the 5-FLP Detailed Borrower History Report from Special Servicing to be attached to the FSA 2580. This detailed history report provides all the information input on the previous version of the FSA 2580 form.

Resolution 9

CONCERN: Graduation Review and Classification Review become due on DLS Dashboard for Youth Loans, which are not required.

PROPOSED SOLUTION: Remove CR and GR from the Youth Loan dashboard or have another option added to those reviews where you can choose youth loan and submit.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Direct Loan Servicing User Guide page 608 instructs the user to pause the graduation workflow item and add a note explaining the pausing of the workflow item. Youth loans require a classification review according to 1-FLP Paragraph 251 D.

Resolution 10

CONCERN: There is little guidance on how to handle deceased borrower direct loan cases.

PROPOSED SOLUTION: Add a special servicing to the dashboard for deceased borrowers.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Guidance for deceased borrowers is found in 4-FLP, Paragraph 266 and 4-FLP, Paragraph 267, and 268 cover servicing options.

Resolution 11

CONCERN: 4 FLP paragraph 117 B seemingly allows borrowers to refinance their homes with secondary market mortgage products. However, the language as written is not clear. "The new security instruments will be refiled immediately after the refinancing is completed." Typically a secondary market mortgage requires a 30 day period for the final title policy search in which no junior liens can exist. FSA filing a mortgage minutes after the other lender would not satisfy the title search requirements for a secondary market product. Further, "no additional debt will be placed ahead of FLP's debt, except for customary costs appropriate to the transaction." Especially in times of low interest rates, "cash out refinances" are more common and the reg as written would not allow this. However, in the case of secondary market products, FSA was most likely always a junior mortgage holder therefore would not necessarily be negatively impacted by a larger prior lien.

PROPOSED SOLUTION: Add language to 4 FLP paragraph 117 B that the refinance action is complete after the lender is issued the final title insurance policy and the loan is sold on the secondary market to establish the meaning of “immediately.” Also add language that in the event of refinancing a junior lien, cash out is permissible subject to limitation of the total LTV. (IE: Total indebtedness cannot exceed 85% of the appraised value.)

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

Resolution 12

CONCERN: Currently there is not a quick way of monitoring when borrowers become delinquent. Datamart reports are cumbersome, and there isn't a great one for daily delinquency tracking. The 540 is the most helpful but only comes out once a month. The dashboard is a valuable tool for portfolio management.

PROPOSED SOLUTION: A new column should be added to the dashboard for 90 days past due. The borrowers will have an orange (!) when they become one day past due and then a red triangle when they are 90 days past due. This new column will provide efficiency in assessing who needs PLS packets or who needs contacting without putting follow-ups on calendars or running the report daily.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

Resolution 13

CONCERN: The regulatory hierarchy for coming up with yields to use in a cash flow projection is time consuming and does not necessarily provide a yield that is historically more valid than the yield RMA has established for the farm.

PROPOSED SOLUTION: Consider a regulatory change that would authorize loan official to use the APH yield for the farm(s) the applicant/borrower is operating or plans to operate as the first choice the regulatory hierarchy.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was presented at the Annual Meeting and motion failed to adopt.

Respectfully submitted by the 2019/2021, Loan Servicing Committee:

- | | |
|--------------------------------------|--|
| Zone A – N/A | Zone B – Irby McWilliams, TX – Chairperson |
| | Zone B Alternate – Kelli Luebbert, NE |
| Zone C – Tiffany Grody, OH | Zone D – Tonya Washington, AR |
| Zone C Alternate – Nathan Denney, KY | |

INFORMATION TECHNOLOGY COMMITTEE REPORT

THE IT COMMITTEE MET AT THE EMBASSY SUITES HOTEL IN KANSAS CITY, MO, (via CONFERENCE CALL) ON AUGUST 2-3, 2021 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN: Payment discrepancies in ADPS are not reflected in DLS in a timely manner. This often results in considerable time passing prior to realizing a payment has gone on discrepancy. The field offices are generally relying more on DLS and less on ADPS. Along with this, the payments are not real time in DLS, not posting timely or at all.

PROPOSED SOLUTION: Link payment discrepancies in ADPS to DLS like other transactions and work on speeding up the communication between the two systems - payments and discrepancies need to be real time.

Resolution 2

CONCERN: I am constantly sending bid requests to the same three to five vendors located at the top of the vendor list and receiving only declined bids. This adds several days to the already long appraisal process.

PROPOSED SOLUTION: Add a radio button in the bid response section for Vendor Declined bid, which ties to the order of appraisers. A declined bid should move a vendor to the bottom of the list, so that we can reach out to appraisers who will actually submit bids.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 3

CONCERN: Our office is currently the centralized office for a PLP Guaranteed Lender. We receive applications from all over the state of Arkansas. After putting them in MIDAS, their county code needs to be set in DLS to show their customer profile. We are not able to set county codes outside of our FLP area. We have to either contact someone from the FLP area that services their county or the State Office. This is time-consuming.

PROPOSED SOLUTION: Allow anyone to be able to set the initial county code after they are input into MIDAS. This will save time by not having to contact another loan officer or PT to complete it.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Should be able to be resolved by selecting permissions on 13-A

Resolution 4

CONCERN: EFT (through GLS) is an outdated and overly complicated platform for FSA to use as the payment processing software.

PROPOSED SOLUTION: FSA Farm Programs already has its own system through Financial Services to enter account information into. It makes no sense that two sides of the same agency can't use the same system. Additionally, this would cut down on time so farmers who are already using FLP or FP don't have to resubmit their account information and FSA staff don't have to enter it in when the farmer is already receiving govt money.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

Resolution 5

CONCERN: There has been a big push from SED's and State Offices to increase outreach for FLP, however OTIS is really only set up for COF's to track their activities. FLP activities get lost in the shuffle since you can't filter for them and they get counted as the COF's activities.

PROPOSED SOLUTION: Make a separate "Service Center" in OTIS for FLP only so that FLP offices are able to track their activities easier as well as having the upper admins be able to see the work being done.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

Resolution 6

CONCERN: Graduation Review and Classification Review become due on DLS Dashboard for Youth Loans, which are not required.

PROPOSED SOLUTION: Remove annual default requirement for CR and GR from Youth Loan dashboard or have another option added to those reviews where you can choose youth loan and submit.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

Resolution 7

CONCERN: The dashboard is a useful tool for portfolio management, and I think it could be expanded to include when borrowers are delinquent. Data mart reports are cumbersome and there isn't a great one for daily delinquency tracking. The 540 is the most helpful but only comes out once a month.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

PROPOSED SOLUTION: Develop a new Data Mart report to track delinquency on a daily basis.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

Resolution 8

CONCERN: Time is wasted going through all checklist options. Depending on the loan type only 1 or 2 categories may be applicable.

PROPOSED SOLUTION: Make it more streamlined and tailored to each direct loan type so that time is saved for the PT or FLO.

Adopt – Improve functionality of DLS checklist to enable selection of loan type and grouping of checklist functions. Utilization based on loan type being processed.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Resolution was moved to non-adopt by the membership during the Annual Meeting.

Respectfully submitted by the 2019/2021, IT Committee:

- | | |
|----------------------------|---|
| Zone A – Becky Gerlach, WY | Zone B – Amy Dykema, MN |
| Zone C – Vicki Swift, KY | Zone D – Sara R. Harris, GA – Chairperson |

MANAGEMENT/PERSONNEL COMMITTEE REPORT

THE MANAGEMENT/PERSONNEL COMMITTEE MET AT THE EMBASSY SUITES HOTEL IN KANSAS CITY, MO, (VIA CONFERENCE CALL) ON AUGUST 2-3, 2021 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN: The EPMA (Enterprise Performance Management Application) does not allow employees to access their performance appraisal or comment, only the supervisor.

SOLUTION: Allow employees access to the EPMA to view one's own performance appraisal and comment as was allow in the EmpowHR system.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 2

CONCERN: As they increasingly lean on new Tableau dashboards to fund and staff offices, having to code the time that you spend on the phone with potential applicants as loan processing makes us look inefficient if the applications don't pan out. This could affect offices unequally as offices in very agricultural heavy areas are less likely to have uninformed applicants.

PROPOSED SOLUTION: Add a new activity specifically for "application inquiries".

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: Committee felt there should be enough time shown in loan making that it should off set time spent talking to potential applicants.

Respectfully submitted by the 2019/2021, Management/Personnel Committee:

Zone A – John Oosterman, CA

Zone B – Eric Mortimer, TX

Zone C – Juanita Ballman, KY – Chairperson

Zone D – Theresa Windham, GA

LEGISLATIVE COMMITTEE REPORT

THE LEGISLATIVE COMMITTEE MET AT THE EMBASSY SUITES HOTEL IN KANSAS CITY, MO, ON AUGUST 2-3, 2021 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTION IS RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN: The Beginning Farmer Down-payment Program (BFDP Program) loan limit of \$300,000 did not receive an increase in the 2018 Farm Bill as the Direct Farm Ownership (D-FO) did to \$600,000. The BFDP Program was simply adjusted to \$300,150 to represent 45% of the new \$600,000 D-FO limit.

If a beginning farmer is required to use a regular participation loan to receive the full \$600,000 then they lose the security, interest rate, and equity benefits that the BFDP Program incorporates to help get the farmer started in the first place. This gives non-beginning farmers an advantage over the beginning farmers.

PROPOSED SOLUTION: Make it NACS priority to lobby for the immediate increase of the BFDP loan limit to \$600,000 so that that existing beginning farmers can utilize the full intended benefits of the BFDP Program before their beginning farmer status expires.

Resolution 2

CONCERN: Statutory requirements for servicing time frame does not account for the time it takes to obtain an appraisal before offering loan servicing actions.

PROPOSED SOLUTION: When an appraisal is order, to offer loan servicing actions, the timeframe clock will be stopped until a satisfactory appraisal is received.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 3

CONCERN: At this time, we receive no credit for doing the farm business plan, helping customers complete forms, or completing environmental documentation for FSFL's.

PROPOSED SOLUTION: WebTA has an activity that includes FSFL work.

Respectfully submitted by the 2019/2021, Loan Making Committee:

Zone A – Casey Toyne, MT

Zone C – Brandon Waldron, VA – Co-chair

Zone D – Newton Gilman, GA

Zone B – Ben Herink, NE

Zone D – Dave Bonnett, NC – Chairperson

NEW/OLD BOARD MEETING MINUTES

President Kim Eilerman called the NACS Board Meeting to order at 3:03 p.m. in the Salon B, Embassy Suites by Hilton, Kansas City, MO on August 3, 2021.

Roll call was taken –Kimberly Eilerman, President/Old Vice President; Ben Herink, New Vice President; Kay McCoy, Old Secretary; Jessica Weigand, New Secretary/Old Zone A Representative; Ray Bartholomew, New and Old Treasurer; LeAnn Gibbs, Past President/Old President; Kris Wilcox, Old Zone B Representative; Lisa Liska, New Zone B Representative; Cheryl Brooks, Old Zone D Representative; Nathan Adams, New and Old Zone C Representative; Amber Brown, Alternate Zone D Representative.

Old Business

Past President Report

1. LeAnn advised Kim of the following items related to the President's position:
Contract with Dillard's has expired, the old board has requested a one-year extension of the contract. The board thought that we would like to poll the membership on services used, so that we may better negotiate a longer-term contract. A one-year contract extension has been received from Dillard's and signed by the old board.
2. Convention Attendance Goal
 - The FY20 Goal was 75 for Omaha* -2020 Convention in Omaha, cancelled due to COVID
 - FY21- No goal was set for the 2021 Convention, total attendees 39
3. Zone Meeting Attendance Goal
 - FY20- Zone A – 25, Zone B – 35, Zone C & D – 50, Actual Zone Attendance Estimates; Zone A- 15, Zone B-23, Zone C&D- 50
 - FY21- All Zone Virtual Meeting- About 200 Registrants
4. The goal was to have monthly Board Calls starting in August – Met this goal with approximately 20 board calls and one in person meeting throughout FY20-21
5. Calls with National Office – FY20 (old administration) goal was met, FY21 Still establishing relationships
6. Zone Reps – The past goal was semi-annual call with State Presidents – this was not met by any Zone Rep
7. Committee Calls – The past goal was that after responses are received from NO – VP will set up conference calls as appropriate. This goal was met for each committee for FY21 & 20
8. Newsletters, Updates and Social Media –
 - The goal was one zone Newsletter following zone meetings- FY20 these were sent; FY21 did not have any newsletters;
 - Goal: 12 posts to social media; not met for FY20 or FY21
 - Goal: 12 presidential updates; met, plenty of constant contacts sent
 - Newsletter from convention- Met
 - Newsletter after spring board meeting with NO- met
9. Relationship with other employee associations
 - NASE – Work with new President- Met, quarterly calls were completed with the new president.
 - NASCOE Convention – Theresa will attend the NASCOE/NADD Convention in Manhattan, Kansas on behalf of LeAnn to represent NACS- Goal was met.

- Quarterly calls with NACS, NASE, NADD, NASCO and Chief's Association – NACS will coordinate scheduling and will have access to McAllister and Quinn's Conference line.- This was done 4 times in FY19/20.
10. Other- LeAnn and Kim were invited to a call involving moving employees/certain positions to fully virtual (no duty stations at all). It was discussed that the District Directors, possibly specialists, would be the only series that would be capable of this type of operating long term.

Vice President Report

1. Kim as Past Vice President advised Ben of the following items:
 - a. Make sure to sign up the Daily Federal Register Updates and monitor daily.
 - b. Established committee members will need each SED contacted to notify of membership.
 - c. When contacting committee members make sure to include the date of the next national convention.
 - d. Just touch base with Kim if you need anything just reach out.

Secretary Report

1. Kay as old Secretary advised Jessica as new Secretary of the following items:
 - a. Annual Report – Kay will review with Jessica. Make sure to keep up with the annual report, throughout the year. Kim will email the template.
 - a. Newsletters – Convention Newsletter needs to go out in late ASAP. The date it is due is in the operating manual. The second newsletter will be published after the Spring Board Meeting in WDC. Use Publisher for newsletters. Pictures from Convention will be on Google Drive. Be sure to pull pictures before they expire. LeAnn will send out a password and link.
 - b. State President's Guide – Be sure to download pictures, format and input into the template and then provide copies to all board members.
 - c. Updates to website – Crystal Zwilling is too busy for our website needs. New contact needs to be made.
 - d. Preparing for Convention
 - a. Start on Annual Report early.
 - b. Go through Operating Manual and checked off each item as completed.
 - c. Final registration list. Kay advised that she listed delegates by zone.

Treasurer Report

1. Old Treasurer to New Treasurer – Ray will continue Treasurer duties as new Treasurer, so this report has been adequately covered.
 - a. Constant contact bill has come due but not sure for what exactly, will pay as comes due
 - b. Website bill will be paid as it come due.

Past President Report- Past President was not in attendance

Zone A Representative

1. Jessica will reach out to Lyanne Mendoza and make sure she has everything she needs to perform the Zone A duties.

Zone B Representative

1. Kris Wilcox advised Lisa that she doesn't have current president list for many state presidents.
2. A joint meeting with Zone A is planned, Lisa will need to work with Zone A to plan the FY22 Zone meeting.

Zone C Representative

1. Nathan will remain Zone C Representative.
2. Needs to update the State presidents list, and touch base with Wisconsin.

3. July 10-14, 2022 will have a conflict, just an FYI

Zone D Representative

1. Will send out email to all state presidents and CC; Millicent (Zone D Representative) and Amber (alternate).
2. Mississippi is struggling a bit on dues due to old treasurer retirement.

New Business

Dues -Dues were set at spring Board Meeting. No changes were made at that time. Dues are as follows: Regular- \$144, Associate - \$30, Lifetime - \$100, First Time - \$52.

Directory Update- Jessica will need to send this

State Presidents Packets Jessica will update it

Confidentiality of Board Member Correspondence- take care when sending correspondence for board work

Job Duties for New Board Members

President- LeAnn will send Kim the letter template for newly elected board members.

Vice President- Ben will work with Kim to get the letters out on committees.

Secretary – Jessica will work with Kay to get out the newsletters, minutes, and the annual report

Treasurer- The budget is looking pretty good because there were limited costs in FY20

NACS Zone Meetings

Dates & Places

Zone A & Zone B – Possibly Oklahoma City, dates undetermined

Zone C & Zone D – Ashville, NC, dates undetermined

Audit Committee Report/Recommendations- refer to audit committee report for 21 convention

Convention Committee Report for 2021- Maureen was unable to attend the New/Old Board meeting, but in the future, we would like a ledger of revenue, expenses and balance to be included in that report.

Convention Committee Status- Oversight of the committee was discussed. Maureen would like to add Theresa Windham to the convention committee, additionally, Charlene Smith will be retiring the end of the year and she will fall off the roster at that time.

Goals for 2022

- Legislative Goals – Discussed with Andy at Convention, including Andy on calls quarterly to improve communication with the board.
- Goal for membership: The membership is approximately 544. The Board agreed that with attrition as a factor the new goal will be 600.
- New 4440s need to be as painless as possible so that the members (new/old) can get switched as soon as possible.
- Communication Goals-
 - Will have monthly Board Calls starting in September – Kim will send out call information.
 - Calls with National Office – we will let DAFO take the lead on that.
 - Zone Reps – Semi-annual call with State Presidents – Andy's line is available, just reach out.
 - Committee Calls – After responses are received from NO – VP will set up conference calls as appropriate.
 - Newsletters, Updates and Social Media – 1 Zone Newsletter following Zone meetings; 12 posts to social media and 12 presidential updates, newsletter from convention, newsletter after spring board meeting with NO.
- **Convention Attendance Goal**
Assuming the 22 convention will be in Washington DC. Goal will be 90.

- **Zone Meeting Attendance Goal**

Zone A & B – 50, Zone C & D – 50

- Relationship with other employee associations
 - Quarterly calls with NACS, NASE, NADD, NASCO and Chief's Association – NACS will coordinate scheduling and will have access to McAllister and Quinn's Conference line.
 - Will invite NASCOE to 2022 NACS convention and will attend their convention if invited.

Jessica will work on letter to go to bank for signatories –Signatories will be President, Vice President and Treasurer.

The board determined to establish a timeline to have the 4440s transferred to the national association from the states by the next board meeting. Kris Wilcox said that she would be willing to spearhead the state/national transition.

Appointments

President Kim Eilerman appointed Amy Dykema, MT as Webmaster

Next Board Meeting call will be scheduled by President Kim Eilerman.

President Kim Eilerman appointed Theresa Windham to the convention committee with no additional budget.

National Office Meeting and spring board meeting are a priority to establish a relationship with the new administration members.

Kay moved to adjourn. Cheryl seconded the motion. Motion passed.
The meeting was adjourned at 6:00 p.m.

Treasurers Report – 2021-08-01

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$34,863.76 Available balance			
Help your business with alerts			New: Digital resources center		
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,737.11 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$7,669.93 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.02 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 \$34,263.76

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – Montana/Wyoming – 3 quarters, Utah – 7 quarters, Washington – 13 quarters

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

Zone C – Indiana – 1 quarter, Pennsylvania – 3 quarters, Virginia – 1 quarter, West Virginia – 5 quarters, Wisconsin – 16 quarters

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

SEPTEMBER 9, 2021 BOARD MEETING MINUTES

The meeting was called to order September 9, 2021 by President Kim Eilerman at 10:01 am (MST)

Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; LeAnn Gibbs, Past President; Lisa Liska, Zone B Representative; Nathan Adams, Zone C Representative,

Lyanne Mendoza, elected Zone A Representative, is taking a job away from the agency and we will need a new Zone A rep, Jessica Weigand will email the state presidents for Zone A to see if we can get a volunteer

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Review Minutes from 08/03/2021. Ben Herink moved to accept the minutes, LeAnn Gibbs Seconded- motion passed.

TREASURER'S REPORT – Trying to follow up with the finance office on getting accounts set up. The hurricane is causing communication issues. Fairness fund- old fund used for ethics report that was not used. Review account balances, budget, & bills/dues to be paid. LeAnn Gibbs moved to approve the treasurers report, Ben Herink seconded. No discussion. Approved

PRESIDENT'S REPORT- nothing to report as president

VICE PRESIDENT'S REPORT- A lot of our ability to recruit is tied to the new dues paying structure and getting that process lined out.

PAST PRESIDENT'S REPORT - nothing to report

ZONE REP REPORTS

A – Discussion of Zone A rep position- LeAnn and Jessica will reach out to state presidents for volunteers

B – Lisa Liska – received some information from Kris, starting to work on Zone meeting possibly in OKC, date has not been picked.

C – Nathan Adams – working on finding a good alternate, likely I will not make it to convention in 2022, working on state presidents list and updating information

D – Millicent Harrison – not present

OLD BUSINESS

- Polling membership about services used with Dillard Financial. What is the best way to poll the members? Current contract goes through July 31, 2022. Email may be ignored, zone meeting may be an option, survey monkey, or google docs may be options.
- Convention Newsletter- hope to get it out by the end of this month.
- Account access
 - Social Media/Facebook- Lisa Liska is the administrator and will add Kim Eilerman to the account.
 - Weebly/Website- if you need to get into the website and don't have the login just let Kim know and she will give you access
 - Google Drive- James Jacksons pictures are on there now, but we are not aware of any administrative privileges or even login information. Kim will follow up on account information, can probably contact James directly if needed.
 - Financial Accounts- Kim, Ben and Ray need access to the financial accounts. Kim and Ben have the documents to be added to the account just need to get to a branch with notary. The bank would prefer all parties be present at the same time so this is a work around.
- Website
 - Amy Dykema, MT – invitation was sent to be a webmaster and she accepted.
 - New platform/host, cost, pros/cons discussion- current cost is lower than most platforms so she is happy to work on the website as it is. Kim will set a list of priorities for her to tackle
- Dues
 - NFC update- Wendy Banks former USDA coordinator said she would get us a new contact. Kim went to NFC site and found a general contact for USDA at usda.team@usda.gov and Kim sent an email requesting information on allotment

forms. The 4440 may be able to just be transferred on all accounts according to the wording on the form which would be much more user friendly than having each person do a new FSA-444.

- Past due states and a plan to bring into compliance- How do we get past due states current. Need to find contacts and if not continuing how do we get funds that are sitting there. Can we contact state AO's? If all switched over then we should be able to contact current dues paying members and see who has the NACS chapter bank account. We may also be able to look at old bank records and see if we can find cancelled checks for contact information. Ray will look into the past bank records and see if he can find contacts for past due states
- Convention 2022 updates- still trying for WDC July 10-14, 2022. USDA should be fully moved out of patriot's plaza by then so probably not an option. Due to COVID no meeting spaces can be reserved in the south building currently. There is an auditorium without breakout rooms and food is still questionable. WDC food minimums are too high for the area and are putting requests out of town) Alexandria etc.
 - Farmer Mac has been contacted about hosting convention at their office in DC, but they are not able to reserve/rent the large conference room to third parties at this time due to their internal Covid policies. Farmer Mac will provide us any updates should that policy change in the near future.
- Nothing from DAFO on a response to the memo from convention.





NEW BUSINESS

- Committee appointments – Committee appointments have been lined out for 2021 whether through committee surveys or previous participation. We do need recommendations for Zone B legislative committee. LeAnn mentioned that Heather Cox, TX may be interested, Ben will touch base.
- Membership committee priorities- Tabled
- Legislative committee priorities- Tabled
- Call/virtual national convention with National Office- National office can set this up. Kim Floehr was the contact. Kim will contact Kim and Maureen to start the process. Originally late September early October but probably better to move toward late October early November. Probably not able to get Andy to tag onto this if the national office is running through teams on official time.

NEXT CONFERENCE CALL – October 14, 2021

ADJOURN Ben Herink moved to adjourn, LeAnn Gibbs seconded- motion passed meeting adjourned at 11:20am.

Treasurers Report – 2021-09-09

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$32,402.40 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,737.80 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.00 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.05 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:

Lisa Liska - \$263.06

Texas Assoc Credit Specialist - \$300.00

McAllister & Quinn - \$5,030.00

Pending National Convention reimbursement obligations:

Theresa Windham - \$400.00

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

Washington - \$300.00

Total outstanding checks/obligations = \$6,293.06 leaving a checking account balance of \$26,109.34

Notices for 2nd quarter dues have not been sent out pending information from National Finance Center on the process to switch over to allotments being paid directly to NACS as per change in by-laws.

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – Montana/Wyoming – 4 quarters New Mexico – 1 quarter, Utah –8 quarters, Washington – 14 quarters

Zone B – Minnesota – 2 quarters, Missouri – 1 quarter, Nebraska 1 quarter, North Dakota - 1 quarter, Oklahoma – 18 quarters, Texas – 1 quarter

Zone C – Indiana – 2 quarters, Kentucky 1 quarter, Michigan 1 quarter, Pennsylvania – 4 quarters, Virginia – 2 quarters, West Virginia – 6 quarters, Wisconsin – 17 quarters

Zone D – Alabama – 1 quarter, Florida – 10 quarters, Georgia – 1 quarter, Mississippi – 4 quarters, South Carolina – 2 quarters, Tennessee – 4 quarters.

OCTOBER 14, 2021 BOARD MEETING MINUTES

CALL TO ORDER- Meeting called to order at 10:00am (MST)

ROLL CALL – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; LeAnn Gibbs, Past President; Lisa Liska, Zone B Representative; Nathan Adams, Zone C Representative, Millicent Harrison, Zone D Representative

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Review Minutes from 09/09/2021 Ray Bartholomew moved to approved with a note to not include call numbers in printed material, LeAnn Gibbs seconded. Motion passed.

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be paid. Ben Herink moved to accept the treasurers report as submitted, LeAnn Gibbs seconded. Motion passed

PRESIDENT'S REPORT- Kim Eilerman has spoken with the presidents of NADD, NASE and NASCOE and hopes to start call with this group within the next 30 days. Also, reached out to National Office to get on the Calendar for calls with them. Kim Floehr and Ivan Suarez replied, and it is on their radar. Hope to begin these calls before the end of the year and open these lines of communication.

VICE PRESIDENT'S REPORT- Ben Herink indicated that we do have all the committee members and alternates set, posted to the website (also included in the newsletter). All members that were contacted graciously accepted the appointments to the committees, very few vacancies.

PAST PRESIDENT'S REPORT - Nothing to report

ZONE REP REPORTS

A – Amy Dykema has accepted the Zone A Representative Position and will be in touch with LeAnn, Lisa, and Jessica as necessary.

B – Lisa – Things are progressing quickly for the Zone A/B meeting. Kaiti Steckman is looking at place in OKC and the first weekend in February are probably the dates.

C – Nathan – Not much for Zone C. The Zone C/D meeting will be in Zone D so they are doing the majority of the planning. Can get with Millicent to check on how the planning is going. Vaccination continues to be a hot topic, any states gauging loss of personnel?

D – Millicent – Not much to report GA received a new SED and a few other states have as well, will visit with Nathan and NC (will take place in Ashville).

OLD BUSINESS

- Account access
 - Social Media/Facebook- Kim did get an invite to facebook and will accept it as soon possible.
 - Google Drive- The NOLA pictures were through James Jackson's personal account. We do have 2-3 Gmail accounts for NACS. One for Constant contact and another one. Do we need to create a new account? May not need to keep track of a new account/password etc. Using the current one may be the best bet. Kim will get and disseminate the login information to the board members.
 - Financial Accounts- The only Wells Fargo's in St. Louis are financial management locations, no actual banks within 150 miles. May need to plan something else for that. Does have some travel plans in the future and may be able to get to one in a different city. Ben was able to attend a branch but needed to go to more of a hub to get it done. Probably need to focus on trying to get this process done at convention.
- Dues
 - Past due states and a plan to bring into compliance- Ray Bartholomew has done the research and there are only 1 or 2 states that Ray does not have a contact for. Hope to touch base with the contacts he has once we hear from NFC on the process for the FSA-444s.

- NFC update – Kim and Ray emailed to NFC. Kim set weekly reminders to follow up. On follow up;
 - Renette Dyson- located in NOLA finance office, will be sending us an email with next steps. Referred to Table 10 on the FSA 444, can change the routing number and account number on that and it would change all the accounts for all NACS members. Not sure who can submit this request, but it can go through the Service Now portal. She also referred to the 1083 reports- has all withholding information, currently going to all the states and can submit a request through the Portal have these lists go to the NACS treasurer. Next step is to determine who in FSA can request that change through the Service Now portal.
 - Raquel Ferguson- other contact within NFC.
- Convention 2022 update
 - The Convention committee met via TEAMS
 - They discussed WDC for 2022
 - We are not able to use Patriot Plaza
 - Can use the South Building but cannot book until the building reopens which is uncertain now
 - Farmer Mac will not allow 3rd parties in their building at this time and not sure when they will
 - Hotel bids did not come in at an affordable level
 - As a backup plan we sent out bid requests to Syracuse NY, Portland ME and Nashville

The sales rep at the New Orleans hotel Dillon Drennan recognized our names when the request came to his new employer the Nashville Marriott Vanderbilt – so he contacted me and Kaiti and said he would work on a bid since we were good to work with. I provided him a copy of our New Orleans contract so he knew what we could afford.

His hotel sent a bid for \$169 hotel rooms (per diem is \$234 in June and 204 in July) with a food minimum we can afford and free meeting rooms. They also offer free shuttle to downtown and the uber ride is \$5 to \$10.

Based on bids we had gotten previously from Nashville hotels and the other bids we got from Nashville hotels this year (some with hotel rooms as high as 269)– we have never seen such a good bid in Nashville – it is a onetime deal

The committee felt that there is too much uncertainty for WDC for 2022 and that we should pursue Nashville for 2022 with the dates of June 25-30th 2022 (the week the hotel had available for this deal)

Members of the committee will be traveling to Nashville November 10-12 and hopefully be able to finalize a contract and be prepared to announce it to all members the following week.

- Call/Meeting with National Office- Were going to reach out to DAFO for the dates for the call. Looking at the week of November 15th, since this will be a MS Teams call, they will host.
 - anyone specific entities/people that need to be included? Contact Kim. Will plan with Finance Office to have them either first or last.





NEW BUSINESS

- Update on resolutions (Ben)- the resolutions were scrubbed and submitted through Ivan Suarez. His update was that the resolutions have been disseminated and he hopes to get them back to send to clearance by about 10/15.
- Set membership committee priorities- Kim has a list that has been drafted that will be sent to the membership committee. If any additions, please contact Kim.
- Set legislative committee priorities- just coming off the appropriations time need to address those, staffing will always be a priority especially anticipating fallout from the vaccine mandates, ARPA and subsequent legislation and the next Farm Bill- things for inclusion and things to be aware of coming down the pike.
 - NRLA does have a meeting in WDC at the end of Oct., Ben Herink moved to allow Dave Bonnett to attend the NRLA association meeting Oct 26-27 in WDC and reimburse costs incurred. LeAnn Gibbs seconded. Motion passed.
 - ARPA update- Kim has been provided and draft of ARPA 2 verbiage and has forwarded to Dave and Andy. All verbiage pertaining to Discriminated/ Racial issues has been scrubbed. New Verbiage indicates anyone with “economic distress” will be reimbursed. Kim will forward the document to the board.

NEXT CONFERENCE CALL – November 18, 2021 (postponed 1 week due to Veteran’s Day holiday) dependent on the DAFO call/meeting.

-Next board meeting may be a good time to invite Andy and Dave to the board call.
ADJOURN- Ben Herink moved to Adjourn. LeAnn Gibbs Seconded. Motion passed, adjourned at 11:13 (MST)

Treasurers Report – 2021-10-14

Account Summary		Customize		
	BUSINESS CHECKING ...4739	\$29,773.34	Available balance	
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,738.46	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.07	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.08	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:

Texas Assoc Credit Specialist - \$300.00

McAllister & Quinn - \$5,030.00

Pending National Convention reimbursement obligations:

Theresa Windham - \$400.00

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

Washington - \$300.00

Total outstanding checks/obligations = \$6,030.00 leaving a checking account balance of \$23,743.34

Notices for 2nd quarter dues have still not been sent out pending information form National Finance Center on the process to switch over to allotments being paid directly to NACS as per change in by-laws.

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – Montana/Wyoming – 4 quarters New Mexico – 1 quarter, Utah – 8 quarters, Washington – 14 quarters

Zone B – Minnesota – 2 quarters, Missouri – 1 quarter, Nebraska 1 quarter, North Dakota - 1 quarter, Oklahoma – 18 quarters, Texas – 1 quarter

Zone C – Indiana – 1 quarter, Kentucky 1 quarter, Pennsylvania – 4 quarters, West Virginia – 6 quarters, Wisconsin – 17 quarters

Zone D – Alabama – 1 quarter, Florida – 10 quarters, Georgia – 1 quarter, Mississippi – 4 quarters, South Carolina – 2 quarters, Tennessee – 4 quarters.

NOVEMBER 18, 2021 BOARD MEETING MINUTES

CALL TO ORDER Meeting called to order at 10:00am (MST)

ROLL CALL – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative; Nathan Adams, Zone C Representative,

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Minutes were reviewed from the 10/14/2021 meeting. Ben Herink moved to approve the minutes as presented. Amy Dykema seconded. Motion passed.

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be paid, Review reports. Note: make sure to use Gmail account as last day with the agency is 12/30/2021. Pending item- reimbursement for convention committee- Tiffany Grody- should it be capped at \$400.00 or reimburse actuals since the convention committee line item is capped? Proposing to combine all convention expenses and then not have that travel expense singled out. Will reimburse Tiffany the total amount. To be discussed at spring board meeting when budget is discussed. Ben Herink moved to approve the treasurers report as presented. Amy Dykema seconded. Motion passed.

PRESIDENT'S REPORT- Kim did reach out to the other presidents (NASCOE, NADD and NASE) to do calls with them in addition to the scheduled DAFO calls. The presidents plan to meet but it will probably happen after the holidays.

VICE PRESIDENT'S REPORT- No Report

PAST PRESIDENT'S REPORT - No report

ZONE REP REPORTS

D – Millicent – Not present

C – Nathan – Not much going on. Zone meeting planning- need to meet with Dave Bonnet to solidify plans for the meeting. Plans to call state presidents to get a feeling for morale within states. In Indiana it is not good.

B – Lisa – Zone A/B February 10-12th going to be held in the Skirvin Hilton hotel in OKC. Will visit with Amy to work on agenda/specifcs. Held in OKC to touch base with OK FSA members. Plans to reach out to state presidents to see how execution of the programs will continue with potential loss of employees.

A – Amy – Just getting familiar with the position and will reach out state presidents soon.

OLD BUSINESS

- Dues
 - Past due states and a plan to bring into compliance
 - NFC update (Ray)
 - Ray has touched base with NO folks and Kim touched base with STO admin to see if we have any people who can submit the request through Service Now. The plan is to get ANYONE to submit a request and see where it goes from there. Ray will try to get the request submitted by the end of the month.
- Convention 2022 update
 - Nashville, TN – June 25-30th, 2022- Convention Committee traveled to Nashville and confirmed that Nashville is a go for convention. As soon as contracts are solidified Kim will start to advertise.
- Update on resolutions (Ben)- No update. Ivan Suarez just reached out and said that “resolutions are with DAFLP leaders for clearance” once cleared he will get them to us immediately. Ben will wait until the end of the month and then reach out to Bill Cobb to make sure they get returned
- Status of call with National Office- Need to start to include people other than Ivan Suarez on correspondence, begin including Kim Floehr, Ryan Lukassen, and Linda Treese – May have been some miscommunication with initial denial

of NACS call. However, Kim reached out to NO staff and to try to get a line of communication open with the administration. It seems that meetings are happening when DAFO is bypassed, while not an ideal route of communication if it does not improve that may be a route we take. Communication was sent through the national office staff to clarify the request for the NACS call and they did propose the week December 6 or the week of December 13, but with the pending end of the CR, holidays and short turnaround Dec 13 may be our only option.





NEW BUSINESS

- Communications with National Office –November 1, Ben Reached out to Bill Cobb and left a message. Has not heard from him, which is out of the ordinary. Will try to reach out again about resolutions and communication before Thanksgiving. Kim will follow up with Ryan Lukassen on his correspondence regarding NACS. May need to communicate the value NACS has to be part of the conversation as we move forward with the mandates and pending loss of staff. May have to settle for a meeting with board members only.
- Communications with membership – Constant contact blasts have slowed. Will work on drafting an email to disperse.
- CRM-GIS training in AgLearn- Nathan reached out because it is apparently required for FLP staff, we do have editing abilities so may be required to take the training. In Nebraska- if Farm Loan staff have the permissions already, they will not need it however any new staff or FLMS with acting CED roles will need to take it. (~15hrs). Other states have said its not required and some say that parts are required. Further investigation needed.
- “Emails of caution” have been sent to employees that have not been vaccinated or submitted exemption requests.

NEXT CONFERENCE CALL – December 9, 2021 (Andy Quinn & Dave Bonnett to join)

ADJOURN Ben moved to adjourn, Jessica seconded. Motion passed. Meeting adjourned at 11:04 am

Treasurers Report – 2021-11-18

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$21,153.84 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,739.15 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.14 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.12 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:

Texas Assoc Credit Specialist - \$300.00

Pending National Convention reimbursement obligations:

Theresa Windham - \$400.00

Pending reimbursement for convention committee – convention location site visit – Tiffany Grody - \$553.32

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

Washington - \$300.00

Total outstanding checks/obligations = \$1,553.32 leaving a checking account balance of \$19,600.52

Notices for 2nd & 3rd quarter dues have still not been sent out pending information form National Finance Center on the process to switch over to allotments being paid directly to NACS as per change in by-laws. I am working on getting with my State Office contact to determine how best to fill out the form, but have been delayed by all of the work she has backed up for retirement and separations.

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – Montana/Wyoming – 4 quarters New Mexico – 1 quarter, Utah –8 quarters, Washington – 14 quarters

Zone B – Minnesota – 2 quarters, Missouri – 1 quarter, North Dakota - 1 quarter, Oklahoma – 18 quarters, Texas – 1 quarter

Zone C – Indiana – 1 quarter, Kentucky 1 quarter, Pennsylvania – 4 quarters, West Virginia – 6 quarters, Wisconsin – 17 quarters

Zone D – Alabama – 1 quarter, Florida – 10 quarters, Georgia – 1 quarter, Mississippi – 4 quarters, South Carolina – 2 quarters, Tennessee – 4 quarters.

DECEMBER 9, 2021 BOARD MEETING MINUTES

LEGISLATIVE UPDATE via Zoom Meeting – 12:00 p.m. EST

McAllister & Quinn - Andy Quinn, Kendrick Burns
Legislative Committee Chairperson – Dave Bonnett

Discussed anticipated changes to appropriations for salaries and expenses as well as FY2022 FSA loan funding levels. Further discussion on language in the proposed Build Back Better Act, specifically Sections 12101 and 12102. The 2022 outlook will be to keep an eye on the Build Back Better Act provisions involving FSA farm loan programs, working with Congress through virtual meetings and hopefully face-to-face meetings by the legislative committee in the late Spring/Summer of 2022, as well as getting geared up for Farm Bill 2023.

CALL TO ORDER – Meeting was called to order via conference call at 12:33 p.m. EST.

ROLL CALL – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; LeAnn Gibbs, Past President; Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative; Nathan Adams, Zone C Representative, Millicent Harrison, Zone D Representative

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Reviewed minutes from the 11/18/2021 meeting. One correction was noted to fix the Zone C Report to state Indiana, instead of Illinois. Ben Herink moved to pass the minutes as amended. LeAnn Gibbs seconded the motion. Motion passed.

TREASURER'S REPORT – Reviewed account balances, budget, & bills/dues to be paid. Reviewed obligation still outstanding for a convention reimbursement. Some progress has been made on converting membership dues to National Treasurer. No changes to the report as presented. Ben Herink moved to pass the Treasurer's report as presented. LeAnn Gibbs seconded the motion. Motion passed.

PRESIDENT'S REPORT - To be discussed in Old/New Business.

VICE PRESIDENT'S REPORT – Ben will email specific language proposed for ARPA 2 to the Board following the meeting.

PAST PRESIDENT'S REPORT - No report.

ZONE REP REPORTS

D – Millicent – No report.

C – Nathan – Zone C/D Mtg does not have an established date and place yet. The goal is to have it set by the end of next week. Tentative for Asheville, NC in mid-March.

B – Lisa – Need to send invitations to National Office speakers for Zone A/B Meeting. She will provide details to Kim to send on. The Zone A/B Mtg registration should be coming out this month.

A – Amy – No report.

OLD BUSINESS

- Dues – Discussed in Treasurer's Report.
- Update on resolutions – Kim had discussion with Ivan Suarez. National office is in final stages of clearance with the resolutions. No other update.
- Update on Virtual Meeting with National Office (Kim)
 - NACS/NASE Virtual Meeting with National Office is set for Thursday, December 16th at 2:00 pm – 4:00 pm EST via Zoom.
 - Meeting will begin with housekeeping items and Ben will moderate the meeting.
 - DAFLP – Bill cannot attend, waiting for an alternative (Houston or Dana)
 - Speakers will include Marcus Graham, Steve Peterson, Zach Ducheneaux, and a DAFLP representative
 - There will be time for Q&A

- The email invite went to members this morning to register by Wednesday, December 15th at Noon EST. Members can attend on official time and use government computer.





NEW BUSINESS

- Other discussion
 - Concerns were raised by Nathan and Ray in regard to APRA and APRA 2.
 - Time to start talking/thinking about meeting in Spring in DC/virtually with National Office. Present priorities to Kim in the meantime.

NEXT CONFERENCE CALL – January 13, 2021

ADJOURN – Ben Herink moved to adjourn. LeAnn Gibbs seconded. Meeting adjourned at 1:11 pm EST.

Treasurers Report – 2021-12-09

Account Summary Customize		
	BUSINESS CHECKING ...4739	\$23,822.56 Available balance
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,739.81 Available balance
	BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.20 Available balance
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.15 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:

Outstanding Checks:

Texas Assoc Credit Specialist - \$300.00

McAllister & Quinn - \$5,053.52

Pending National Convention reimbursement obligations:

Theresa Windham - \$400.00

Pending reimbursement for convention committee – convention location site visit – Kati Steckman – Amount unknown as is for actual costs

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

Washington - \$300.00

Total outstanding checks/obligations = \$6,053.52 leaving a checking account balance of \$17,769.04

Notices for 2nd & 3rd quarter dues have still not been sent out pending information from National Finance Center on the process to switch over to allotments being paid directly to NACS as per change in by-laws. My Kansas State Office contact is working on getting the NACS allotments from members in all states switched over to be deposited in the NACS checking account. She has also asked PPOD to assist in getting all of the State reports switched over to one NACS POC (Point of Contact) using the WDC permanent address we use with McAllister & Quinn. Hopefully the POC change can also be done globally, if not she will see about getting me the list of POC's and then I would do a change request for each state individually. It is still unknown if there will still be a separate report for each state/chapter or if it gets combined into one report with break down by Chapter/State. Once set up then we will need determine best method to send funds back to the Chapters/States. Bill Pay off of the Wells Fargo checking account may be the simplest as no checks would need to be written and there are no Wells Fargo fees. There is also the opportunity to hold funds until past due accounts are current. A notification to the States will be needed once the switch has been completed.

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – California/Nevada/Arizona – 1 quarter, Montana/Wyoming – 5 quarters New Mexico – 2 quarters, Utah – 9 quarters, Washington – 15 quarters

Zone B – Kansas – 1 quarter, Minnesota – 3 quarters, Missouri – 2 quarters, Nebraska – 1 quarter, North Dakota - 2 quarters, Oklahoma – 19 quarters, Texas – 2 quarters

Zone C – Indiana – 2 quarters, Kentucky 2 quarters, Michigan – 1 quarter, New York – 2 quarters, Ohio – 2 quarters, Pennsylvania – 5 quarters, Virginia – 1 quarter, West Virginia – 7 quarters, Wisconsin – 18 quarters
Zone D – Alabama – 2 quarters, Florida – 11 quarters, Georgia – 2 quarters, Mississippi – 5 quarters, North Carolina – 1 quarter, South Carolina – 3 quarters, Tennessee – 5 quarters.

JANUARY 13, 2022 BOARD MEETING MINUTES

CALL TO ORDER- 10:03am MST

ROLL CALL – – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative; Nathan Adams, Zone C Representative, Millicent Harrison, Zone D Representative

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Review Minutes from 12/09/2021; Jessica Weigand moved to approve the minutes as presented. Amy Dykema seconded the motion. Motion passed

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be paid. McAllister Quinn check has not been cashed. Amy Dykema moved to approve the Treasurer's report as presented. Lisa Liska seconded the motion. Motion passed.

PRESIDENT'S REPORT- No report

VICE PRESIDENT'S REPORT- No report

PAST PRESIDENT'S REPORT - Not Present

ZONE REP REPORTS

D – Millicent – No report

C – Nathan – No report

B – Lisa – No report

A – Amy – 7 people in MT are getting the first disciplinary notice and 50% of FSA employees have an exemption request in.

OLD BUSINESS

- NFC dues collection update- Kim Eilerman, Ray Bartholomew and Ben Herink sat on a call from the Business Center on Table 10 updates- Asking us to look through the local union codes for each state chapter to update name, addresses, phone numbers and account/routing numbers. We need to update all of them- to a recognizable and uniform name. Need to make a separate request to where and who the reports will go. Jennifer Settambino (reporting center) and Jennifer Simon are our contacts for this process. Ben suggested "StateName or Abbr Chapter of NACS-FSA". Ray and Kim will work on getting NFC the updated table 10s for each chapter. May be able to get additional reports to the states down the road. Targeted to have the change completed February 2022.
- Update on resolutions (Ben)- Received the resolutions back from national office on December 30th, 2021. Will get the resolutions shared with each committee to get their responses and/or set up meetings with national office to discuss their responses.

NEW BUSINESS








- McAllister & Quinn contract- Kim sent the McAllister and Quinn contract out to the board on December 21, 2021 for board review. The contract looks to be the same as the previous contract (scope of work, provisions, cost, etc). No language on sponsorship opportunities, but at this point it may not be an option. 2012 was the last time a contract was signed with McAllister and Quinn (NACS Manual), this one seems to be a bit more formal. National rural lenders recently shopped for lobbyists and they signed a contract for \$6,250 a month. As of today, it appears that NACS FSA price point is very good at \$5,000 a month. Ray Bartholomew moved to sign the McAllister and Quinn contract as presented. Ben Herink seconded; motion passed.

- Zone Meetings and National Office participation- Kim sat in on a call with DAFO (Marcus Graham, Ryan Lukassen, Kim Floehr, Linda Treese). Communicated that senior leadership is not able to attend Zone meetings in person or virtually in any capacity as of 01/13/2022. Unless anything changes between now and the meetings.
- Zone A/B- The hotel has extended registration however with the lack of speakers the planning committee doesn't think we can meet the quota. The charge is \$6,330 to cancel the meeting. Options are to reduce to a minimal meeting for less cost or to postpone to February 2023. Doesn't seem wise to host a meeting based on what we know as of today. Planning committee would like to postpone to 2023.
- Zone C/D- Was in contact with Dave Bonnett, who communicated that the hotel is very flexible with COVID and there is no cost for cancelling. If National office will not attend, then the planning committee needs to look at postponing or cancelling.
- Ben Herink moved to postpone the A/B meeting until 2023 and cancel the CD meeting for 2022. Ray Bartholomew seconded. Motion passed.

NEXT CONFERENCE CALL – February 10th, 2022

- ADJOURN- Ben Herink moved to adjourn, Ray Bartholomew seconded. Motion passed. Adjourned at 10:53 A.M MST.

Treasurers Report – 2022-01-13

Account Summary  Customize  		
 BUSINESS CHECKING ...4739	\$23,521.55 Available balance	⋮
 BUSINESS MARKET RATE SAVINGS ...9036	\$80,740.50 Available balance	⋮
 BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.27 Available balance	⋮
 BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.18 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:

Outstanding Checks:

Texas Assoc Credit Specialist - \$300.00

McAllister & Quinn - \$5,053.52 & \$5,030.00

Pending National Convention reimbursement obligations:

Theresa Windham - \$400.00

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

Washington - \$300.00

Pending deposits:

Georgia Association Quarterly dues for Sep 2021 and Dec 2021 - \$1,764.00

Total outstanding checks/obligations \$11,083.52

Total outstanding deposits = \$1,764.00

Leaving a checking account balance of \$14,202.03

Notices for 2nd & 3rd quarter dues have still not been sent out pending information form National Finance Center on the process to switch over to allotments being paid directly to NACS as per change in by-laws.

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – California/Nevada/Arizona – 1 quarter, Montana/Wyoming – 5 quarters New Mexico – 2 quarters, Utah – 9 quarters, Washington – 15 quarters

Zone B – Kansas – 1 quarter, Minnesota – 3 quarters, Missouri – 2 quarters, Nebraska – 1 quarter, North Dakota - 2 quarters, Oklahoma – 19 quarters, Texas – 2 quarters

Zone C – Indiana – 2 quarters, Kentucky 2 quarters, Michigan – 1 quarter, New York – 2 quarters, Ohio – 2 quarters, Pennsylvania – 5 quarters, Virginia – 1 quarter, West Virginia – 7 quarters, Wisconsin – 18 quarters

Zone D – Alabama – 2 quarters, Florida – 11 quarters, Mississippi – 5 quarters, North Carolina – 1 quarter, South Carolina – 3 quarters, Tennessee – 5 quarters.

BOARD MEETING – February 10, 2022

CALL TO ORDER- Kim Eilerman called the meeting to order at 10:00 a.m MST.

ROLL CALL – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative;

BOARD MEMBER REPORTS

SECRETARY’S REPORT – Review Minutes from 1/13/2022. Amy Dykema moved to approve the minutes as presented. Ray Bartholomew seconded the motion. Motion passed

TREASURER’S REPORT – Review account balances, budget, & bills/dues to be paid. We have not had to dip into savings at all probably due to not having zone meetings. Amy Dykema moved to approve the report as presented. Millicent Harrison seconded the motion. Motion passed

PRESIDENT’S REPORT- Kim arranged a call with other association leadership (NASE, NADD & NASCOE), discussed the telework agreements and NASCOE was able to provide submission to DAFO on the amendment. NASCOE is not cancelling any meetings but have the numbers to fill contracts. All associations were in favor of a spring board meeting but the administration has indicated that due to COVID that will not be possible at this time.

VICE PRESIDENT’S REPORT- Not present

PAST PRESIDENT’S REPORT- Not present

ZONE REP REPORTS

A – Amy – The vaccine injunction is a relief for MT.

B – Lisa – Theresa reached out to get all the members names from zones. This seems like we don’t have the current contacts to try to generate that list. With the changes to the dues system, it may be easier to wait until we can get that lined out and generate a list from there.

C – Nathan – Has heard that the “No chance of Intent to Foreclose” letters going to ALL borrowers, is creating friction due to the message it sends. Both confusing, unneeded and sends a message that there are no repercussions for poor loan management. Additionally, the telework agreements are frustrating for supervisors and employees, the difference in FLP vs FP needs to be accounted for.

D – Millicent – Also commented on the “no chance of Intent to Foreclose” letters and the message to borrowers and the result of borrowers not making their payments. The telework notice is embraced in her office and she is seeing a great benefit of telework for employees.

OLD BUSINESS

- NFC dues collection update (Ray)- Things that need to be addressed as we move forward; New Member dues for first year, those paying by check, Oklahoma and Florida with State/Chapter dues that are less than what the NACS dues are – thus not enough being withheld/paid. These items are a little more in depth so we will put them on the Spring Board meeting agenda. We have submitted all docs for changing members payroll deduction to Jennifer Settambino (reporting center) and Jennifer Simon and we are waiting for changes to take effect in PP4. Kim will work on reminding members of the bylaw change and explain the changes in dues collection that they will see on their paystubs.
- Update on resolutions (Ben)- Committee chairs were supposed to get back to Ben by Friday 2/4, IT and Loan Servicing did respond and did not need follow up/clarification from national office on the responses. Will follow up with the additional committee chairs on their responses. Have not received any resolutions

from membership for this year. The lack of zone meetings and the ability to submit some issues directly has hurt the resolution process. Kim will request resolutions from the membership on her next email blast.








NEW BUSINESS

- Spring board meeting discussion/planning- This meeting is usually in DC, with National Office, due to covid this may not be an option. Kim is interested in pushing for the DC in person meeting. If we are not able to go to National Office, we would still like to meet in person for our spring meeting. We can shoot for an April date for DC and start requesting that meeting as soon as March 1. Try to limit to NACS only so that the smaller numbers may be more manageable. Another approach could be to plan a meeting in DC regardless of National Office input and hope that we could pull staff in regardless. If we shoot for late April, we may be able to avoid the Cherry Blossom prices in the area.
- National Convention- No updates, Kim will touch base with Maureen/Convention Committee to get an update and start to push national convention to membership.

NEXT CONFERENCE CALL – March 10, 2022

ADJOURN Ben Herink moved to adjourn, Amy Dykema seconded. Meeting adjourned 10:58 a.m. MST

Treasurers Report – 2022-02-10

Account Summary			 Customize		
	BUSINESS CHECKING ...4739	\$24,620.05 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,741.18 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.34 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.22 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:

Outstanding Checks:

Texas Assoc Credit Specialist - \$300.00

McAllister & Quinn - \$5,053.52 (Voided as lost in the mail) & \$10,083.52

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

Washington - \$300.00

Total outstanding checks/obligations \$10,683.52

Leaving a checking account balance of \$13,936.53

Notices for 2nd & 3rd quarter dues have still not been sent out pending information form National Finance Center on the process to switch over to allotments being paid directly to NACS as per change in by-laws.

If all goes as planned, we will implement the dues being paid directly to NACS with PP4 with first deposit in March 2022 coming directly to the NACS treasurer (NACS Checking Account). Quarterly dues have been paid in arrears; thus, the March 2022 quarterly dues payment will still need to be made by the States/Chapters. Then starting with June 2022 (new FY for NACS) the NACS Treasurer will issue quarterly payments back to the States/Chapters. Currently the plan is to use the Wells Fargo Bill Pay process.

Other issues/transactions to clarify/discuss:

- New Member dues for first year.
- Those paying by check.
- Oklahoma and Florida with State/Chapter dues that are less than what the NACS dues are – thus not enough being withheld/paid.

We have requested Finance Office to provide NACS directly with the bi-weekly dues withholding reports for each State/Chapter and have done so without changing the existing reports going to the States/Chapters – thus it is a duplicate report. We did receive a full report on a spread sheet that lists all members paying by withholding and plan to ask for that report each quarter moving forward.

The following table is created from that report and shows members with payroll withholding PP01-2022 and each States/Chapter's dues level (total members were 471):

State	Zone	Union Code	Chapter & NACS Total Bi-Weekly Allotment	Net for Chapter per quarter per member	PP01-2022 Payroll Deduct Members
California/Nevada/Arizona	A	07-0707	\$ 6.00	\$ 3.00	5
Colorado	A	07-0508	\$ 6.00	\$ 3.00	7
Idaho	A	07-0516	\$ 8.00	\$ 16.00	9
Montana/Wyoming	A	07-0530	\$ 7.00	\$ 9.50	13
New Mexico	A	07-0535	\$ 10.00	\$ 29.00	8
Washington	A	07-0553	\$ 7.00	\$ 9.50	6
Iowa	B	07-0519	\$ 7.00	\$ 9.50	30
Kansas	B	07-0520	\$ 8.00	\$ 16.00	15
Minnesota	B	07-0527	\$ 6.93	\$ 9.05	19
Missouri	B	07-0529	\$ 8.00	\$ 16.00	13
Nebraska	B	07-0531	\$ 10.00	\$ 29.00	25
North Dakota	B	07-0538	\$ 7.00	\$ 9.50	2
Oklahoma	B	07-0540	\$ 5.00	\$ (3.50)	5
South Dakota	B	07-0744	\$ 7.00	\$ 9.50	12
Texas	B	07-0055	\$ 10.00	\$ 29.00	32
Illinois	C	07-0517	\$ 7.00	\$ 9.50	21
Indiana	C	07-0518	\$ 6.00	\$ 3.00	14
Kentucky	C	07-0521	\$ 6.00	\$ 3.00	40
Michigan	C	07-0526	\$ 7.70	\$ 14.05	13
New York	C	07-0536	\$ 7.00	\$ 9.50	7
Ohio	C	07-0539	\$ 8.00	\$ 16.00	22
Pennsylvania	C	07-0542	\$ 7.00	\$ 9.50	11
Virginia	C	07-0551	\$ 8.00	\$ 16.00	20
Wisconsin	C	07-0337	\$ 7.08	\$ 10.02	9
Alabama	D	07-0501	\$ 7.00	\$ 9.50	16
Arkansas	D	07-0505	\$ 7.00	\$ 9.50	27
Florida	D	07-0512	\$ 4.20	\$ (8.70)	2
Georgia	D	07-0513	\$ 7.04	\$ 9.76	22
Louisiana	D	07-0522	\$ 8.00	\$ 16.00	8
Mississippi	D	07-0528	\$ 6.00	\$ 3.00	12
North Carolina	D	07-0537	\$ 10.00	\$ 29.00	12
South Carolina	D	07-0545	\$ 6.00	\$ 3.00	6
Tennessee	D	07-0546	\$ 8.00	\$ 16.00	8

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – California/Nevada/Arizona – 1 quarter, New Mexico – 2 quarters, Utah –9 quarters, Washington – 15 quarters

Zone B – Kansas – 1 quarter, Minnesota – 3 quarters, Missouri – 2 quarters, North Dakota - 2 quarters, Oklahoma – 19 quarters, South Dakota – 2 quarters, Texas – 2 quarters

Zone C – Indiana – 2 quarters, Kentucky – 2 quarters, New York – 2 quarters, Ohio – 2 quarters, Pennsylvania – 5 quarters, Virginia – 1 quarter, West Virginia – 7 quarters, Wisconsin – 18 quarters

Zone D – Alabama – 2 quarters, Florida – 11 quarters, Mississippi – 5 quarters, North Carolina – 1 quarter, South Carolina – 3 quarters, Tennessee – 5 quarters.

BOARD MINUTES – March 15, 2022

CALL TO ORDER Kim Eilerman called the meeting to order at 10:00 a.m MST

ROLL CALL – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; LeAnn Gibbs, Past President; Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative.

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Review Minutes from 2/10/2022. Reminder that Jessica will need all reports by May 15, 2022 to include in the Annual Report. Ben Herink moved to approve the minutes as presented. Amy Dykema seconded the motion. Motion passed

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be paid. Noted that dues are now being deposited into the national treasurer account. There is no report to indicate which funds are from where (32 different transactions). Still waiting on reports that will correspond with the funds so we can try to figure out which transactions belong to each state. May need to task the membership committee with reaching out to States without members. Once a report is received, contacts may be easier to find. Ben Herink moved to approve the report as presented. Amy Dykema seconded the motion. Motion passed.

PRESIDENT'S REPORT- Lot of communication going on. Tasking all zone representatives with reaching out to State Presidents to remind members to sign up for emails on the NACS website.

VICE PRESIDENT'S REPORT- Resolutions are wrapping up, have heard back from all committees other than Rebecca Padilla on the Loan Making committee and any requested follow up with national office. Convention travel costs will probably go up due to gas prices, attendees should try to make reservations as early as possible.

PAST PRESIDENT'S REPORT-No report

ZONE REP REPORTS

A – Amy – Will reach out to state presidents for convention. Currently is an alternate on membership and has a new employee that has become a member, that may be a good fit as the alternate in her place.

B – Lisa – Been waiting for convention updates to promote on Facebook. Will also send out to state presidents. SD president is retiring and remaining 4 members are considering quitting, may need to follow up with SD.

C – Nathan – not present

D – Millicent – not present

OLD BUSINESS

- NFC dues collection update (Ray)- Funds have been transferred, reports have not been sent waiting on guidance.
- Convention update- Posted on the NACS FSA website. \$130 for registration, and \$169/night for rooms. Constant contact is having a multi factor login process so emails may be a bit more difficult. NRLA is going to sponsor the national convention for \$1000.00 and speak to the attendees. Farmer Mac and Raymond James are purchasing guaranteed loans and we should extend an invitation to each for convention. Dillards has also presented a two-year proposal that we can discuss at spring board meeting.
- Spring board meeting discussion/planning- Meeting with DAFO March 16, for Association Presidents and Vice Presidents- Ivan Suarez asked for topics- Kim sent a few; the main one being travel, specifically for Spring meeting, and convention. The other topics sent were questions relayed from membership questions.
- Spring board meeting usually April. Ideally, we would look at April 24-27, will discuss with DAFO. DC if DAFO will agree to have us. If they would not have us, we do not have to go to DC. Budgetarily, we are sitting in the best shape we have been, without having to pay for Zone Meetings and getting states caught up.








NEW BUSINESS

- Quarterly call with DAFO – Wednesday, March 16th – Will have to fill everyone in. Topics were submitted to DAFO. Hope to discuss travel to DC and meeting with associations as well as our consultative agreement.

NEXT CONFERENCE CALL – April 14, 2022

ADJOURN- Ben Herink moved to adjourn. LeAnn Gibbs seconded. Meeting adjourned at 10:47am

Treasurers Report – 2022-03-15

Account Summary			 Customize		
	BUSINESS CHECKING ...4739	\$21,056.55 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,741.80 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.40 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.25 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:

Outstanding Checks:

Texas Assoc Credit Specialist - \$300.00

McAllister & Quinn - \$5,030.00

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

Washington - \$300.00

Total outstanding checks/obligations \$5,630.00

Leaving a checking account balance of \$15,426.55

Email notices to State/Chapter Treasurers and State Presidents of the by-law change being implemented with PP04 and as applicable for outstanding quarterly dues were sent 3-11-2022 as we received the first set of direct deposits from payroll withholding 3-8-2022. There were 32 transactions totaling \$3,640.03. I talked with Kelmer Steverson with NFC on 2-9-2022 who is working on getting the NACS reports request set up. His supervisor required the POC be changed to an active employee so those were changed for Kim to be POC and she submitted. I cannot identify which states each of the 32 transactions come from based on the transaction information. As noted last month, quarterly dues have been paid in arrears; thus, the March 2022 quarterly dues payment is the final quarterly dues to be made by the States/Chapters. Starting with June 2022 (new FY for NACS) the NACS Treasurer will issue quarterly payments back to the States/Chapters. Currently the plan is to use the Wells Fargo Bill Pay process.

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A – California/Nevada/Arizona – 2 quarters, Montana/Wyoming – 1 quarter, New Mexico – 3 quarters, Utah – 10 quarters, Washington – 16 quarters

Zone B – Kansas – 2 quarters, Minnesota – 4 quarters, Missouri – 3 quarters, Nebraska – 1 quarter, Oklahoma – 20 quarters, South Dakota – 3 quarters, Texas – 3 quarters

Zone C – Indiana – 3 quarters, Kentucky – 3 quarters, Michigan – 1 quarter, New York – 3 quarters, Ohio – 3 quarters, Pennsylvania – 6 quarters, Virginia – 2 quarters, West Virginia – 8 quarters, Wisconsin – 19 quarters

Zone D – Alabama – 3 quarters, Arkansas – 1 quarter, Florida – 12 quarters, Georgia – 1 quarter, Mississippi – 6 quarters, North Carolina – 2 quarters, South Carolina – 4 quarters, Tennessee – 6 quarters.

BOARD MINUTES – April 14, 2022

CALL TO ORDER- Kim Eilerman call the meeting to order at 10:00 MST

ROLL CALL – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; LeAnn Gibbs, Past President; Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative. Nathan Adams; Zone C Representative.

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Review Minutes from 3/15/2022. Ben Herink moved to approve the minutes as presented. Amy Dykema seconded the motion. Motion passed

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be paid. More money in the account due to the change in the direct deposit process and many states have caught up with past due dues. Membership committee is reaching out to members to get contacts in states. Ben Herink moved to approve the minutes as presented. LeAnn Gibbs seconded the motion. Motion passed

PRESIDENT'S REPORT- No report

VICE PRESIDENT'S REPORT- Ben went into the NACS website and sent a test email to all the committee members to make sure that capability is functional. Assisting the membership committee in reaching out to membership and make sure they can get in contact with states and potential new members. Membership committee is tasked with reaching out to each of the states by convention. Looking forward Ben will reach out to each of the committee chairs and make sure they are doing their due diligence to drum up resolutions and prepare for national convention.

PAST PRESIDENT'S REPORT- Starting to look for committee gifts, also taking nominations for the blood, sweat and tears award.

ZONE REP REPORTS

A – Amy – Sent an email out to get rooms for national convention to the presidents but have not heard much back.
B – Lisa – Will also get emails sent out to try to limit costs as much as possible by booking early, also tried to assist membership in getting different contacts for states.

C – Nathan – Membership committee has done great in Zone C and provided a great updated and thorough contact list. With this new list Nathan will contact and try to get more interest in national convention.

D – Millicent – Not present

OLD BUSINESS

- NFC dues collection update (Ray)- No update on the actual report from the NFC, the request has been submitted again and we will follow up. Dillards have not submitted their \$5000.00 for this year, will follow up to determine when they previously paid. On the Draft Budget Comparison there is new entries indicating the funds to be returned to chapters.
- Convention update- Flights are expensive, there are still rooms available. Hopefully people can become creative to reduce costs. Try to book as soon as possible. NADD seems to be planning on bringing quite a few as well as NASE. Kim emailed National Office with an official memo copied with all requested speakers on the request. The under-secretary has responded and has indicated that he is booked but the deputy under-secretary is available and is planning to attend.
- Spring board meeting/Spring meeting in DC- In speaking with DAFO, the request was submitted originally and they returned with a different date requested. Subsequent request was made with the recommended dates, received a teams call and Kim Floehr indicated that there was no way to host the NACS board on the requested dates. She recommended virtual or in June. Kim indicated that unfortunately this was not acceptable due to the status and the multiple travel dates of the board. No response. Ben and Kim decided to reach out with Bill Cobb directly. Bill Cobb





was unaware of the entire request; he was disappointed and promised to reach out to Steve Peterson. Both Bill and Steve are receptive to hosting NACS, and if DAFO was unable to accommodate Bill can make sure that FLP staff is available. It was also brought to the attention of the Administrator, who is also receptive to hosting NACS. It was brought back up to DAFO and should be discussed today at the national office. It is looking positive that the board will be traveling to DC in May.

NEW BUSINESS-None

NEXT CONFERENCE CALL – May 12, 2022

ADJOURN- Ben Herink moved to adjourn. Amy Dykema seconded the motion. Adjourned at 10:45am MST

Treasurers Report – 2022-04-14

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$50,084.09	Available balance		
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,742.49	Available balance		
	BUSINESS MARKET RATE SAVINGS ...3479	\$8,158.47	Available balance		
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,965.28	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:

Outstanding Checks:

McAllister & Quinn - \$5,030.00

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

Washington - \$300.00

Total outstanding checks/obligations \$5,330.00

Estimate of obligations back to Chapters (States) - \$2,887.05

Leaving a checking account balance of $\$50,084.09 - \$5,330 - \$2,887.05 = \$41,867.04$

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A –Montana/Wyoming – 1 quarter, Utah – 10 quarters, Washington – 16 quarters

Zone B – Kansas – 2 quarters, Minnesota – 4 quarters, Missouri – 3 quarters, Oklahoma – 20 quarters

Zone C – New York – 3 quarters, Virginia – 2 quarters, West Virginia – 8 quarters, Wisconsin – 19 quarters

Zone D – Florida – 12 quarters, North Carolina – 2 quarters, Tennessee – 6 quarters.

SPRING BOARD MEETING – May 16th, 2022

CALL TO ORDER- Kim called the meeting to order at 1:31 pm EST

ROLL CALL – Kim Eilerman, President; Ben Herink, Vice President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer (via call); LeAnn Gibbs, Past President (via call); Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative. Nathan Adams; Zone C Representative. Millicent Harrison; Zone D Representative.

LEGISLATIVE UPDATE – Andy Quinn, McAllister & Quinn and Dave Bonnett – Chair, Legislative Committee- See McAllister & Quinn handout (Exhibit 1). FY 22 was a strange year. Going into a Farm Bill year. Did include 15 million for FSA hiring- advance hiring for retirements etc. Asked for another 15 million in FY23. There are increased appropriations for each loan type. Stressing that we need more staff or increases were a non-issue. Probably not going to see budgets until later because of election year. Will continue to strive to have direct term limits repealed. Hearings and Bills can be done by two different parties if the house changes parties (as it is expected to). Democrats are more nutrition programs focused vs Republicans who are pro ag. Fair amount of new education needed for new legislators. Pay grade discussion- across the board each association is working for higher paygrade. Need a position description committee to evaluate current pay grades vs position descriptions and push. Count Branum previously led the group but we have to analyze the complexity of the position descriptions to get more points which qualifies the position for a higher grade. Ag lending forum looking to happen this summer and then hit the hill visits in the fall.

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Review Minutes from April 14, 2022. Lisa Liska moved to approve the minutes as presented. Ben Herink seconded the motion. Motion passed

TREASURER'S REPORT – Review account balances, budget, & bills/dues to be paid. Washington has an outstanding check out for attending zone meeting but on hold because of past dues. Remind states to send Ray State Credentials report (1-H from the state presidents guide) Ben Herink moved to approve the treasurers report as presented. Amy Dykema seconded the motion. Motion passed

PRESIDENT'S REPORT – Nothing new that won't be covered. Taking a position with national office so is working with Ben to transition to President and hand over the position to Ben as seamlessly as possible with convention as well as duties.

VICE PRESIDENT'S REPORT- Only 3 resolutions have been submitted, which is shockingly low. Have touched base with committee chairs and they have nothing either. On the website, currently, when you click to submit the resolution, it states that it is too late for submission. Need to get the website updated to make sure that all buttons and links work. Have tried to get a feel for who from each committee will be at convention and it does not appear that committees will be in their entirety. We need resolutions and keep the process current so that we can maintain the practice and communication.

PAST PRESIDENT'S REPORT - Nothing to report

ZONE REP REPORTS

A – Amy – Will send another email about convention and about submitting resolutions

B – Lisa – Sent email blast to the zone to encourage to go to national convention, including incentives and draft agenda.

C – Nathan – Nothing new- but will send an email to the zone.

D – Millicent – Sent a flyer to the zone on the recap, travel reimbursements etc. Looking to send physical flyers to different offices.

OLD BUSINESS

- 2-year contract with Dillards (proposal received 4/29)- received a proposal for John Lohr to extend contract in current state as is. Considering asking for additional funds for the 2 year contract. Can discuss that the funds would go to first time attendees and encourage greater attendance at convention. The July 31, 2022 is the current expiration date. Ben Herink moved that at the expiration of the current contract that NACS proposes a new 2 year contract at the rate of \$7500.00 per year. Ray Bartholomew seconded; Ben will get in contact with them and try to have a contract ready to sign by convention.
- Review of goals- (bolded are goals established)
 - **Legislative Goals – Including Andy on calls quarterly to improve communication with the board.**- Andy has been included in 3 meetings.
 - **Goal for membership: The membership is approximately 544. The Board agreed that with attrition as a factor the new goal will be 600.** Will need to double check at convention.
 - **New 444s need to be as painless as possible so that the members (new/old) can get switched as soon as possible.** – Non-issue- did not need to get new 444's to transfer the accounts to the NACS national treasurer.
 - **Communication Goals-**
 - **Will have monthly Board Calls starting in September – Kim will send out call information.** Goal met
 - **Calls with National Office – we will let DAFO take the lead on that.** – Had one official call with Presidents and Vice Presidents of all associations with DAFO.
 - **Zone Reps – Semi-annual call with State Presidents** - No calls were held with the zones. No zone meetings so there was not a continuity of thought.
 - **Committee Calls – After responses are received from NO – VP will set up conference calls as appropriate.** – Have had calls with committee chairs and sat in on 2 membership calls.
 - **Newsletters, Updates and Social Media – 1 Zone Newsletter following Zone meetings; N/A 12 posts to social media- few and 12 presidential updates- on track, newsletter from convention- completed, newsletter after spring board meeting with NO- plan on doing.** Did have NO staff on a Zoom call in December with about 200 attendees.
 - **Convention Attendance Goal**
Assuming the 22 convention will be in Washington DC. Goal will be 90.- Will be held in Nashville numbers are TBD
 - **Zone Meeting Attendance Goal**
Zone A & B – 50, Zone C & D – 50- N/A zone meetings did not happen
- **Relationship with other employee associations**
 - a. **Quarterly calls with NACS, NASE, NADD, NASCO and Chief's Association – NACS will coordinate scheduling and will have access to McAllister and Quinn's Conference line.** We have done 2 of the calls within the associations, will touch base with them after the Spring Board meetings.
 - b. **Will invite NASCOE to 2022 NACS convention and will attend their convention if invited.** This will happen, will send an invite to FLCs, NADD and NASE. Ben is planning to attend the NASCOE national convention in Savannah, GA
- Task force updates- Policy Working group have submitted a paper to submit for 2023 Fam Bill items on improvements for FLP. Also has reviewed a CFR draft publication addressing potential changes on servicing. LeAnn has been names the team lead on the FLP Automation Working group- she has submitted names to NO for approval. Old BOTS working group with further approvals. Will be working on bots, java applications and the working with the IT modernization group, implementing and testing other IT applications. Need to update the task force list on the website. There is a team lead call with Dana Richey and Bill Cobb and we need to update the list.


NEW BUSINESS

- Dues discussion (Ray)
- NFC collection update- Contacts at Finance are falling through, trying to get the insight report, not a NFC report but it can be run as often as possible. The NFC report has not been run and is not able to be run. Will try to get the report for PP 10
- Dues amount for next FY- Treasurer Recommendations
 - National NACS Dues are \$156 per year (this is so that the dues/pp are \$6.00 to make the payments back to the states/chapters easier to calculate)
 - Payments back to the chapters will be based on actual funds received during each quarter
 - Associate National NACS Dues are \$52 per year
 - National Lifetime Membership is \$100, paid one time
 - National NACS dues are \$52 for any first- time member and will go to regular member dues one year from becoming a member
 - All dues paid directly to the NACS National Treasurer.
 - Kim relinquished the chair to Ben.
 - Ray Bartholomew motioned to institute the treasurers recommendations as presented. Nathan Adams seconded. Motion passed.
 - How does the national treasurer remit funds back to the states; Paper check, Bill Pay- through Wells Fargo, and Electronic Funds Transfer. Ray recommends the Electronic Funds Transfer- because it will be less than the \$2500 limit to each account. We would like to get the process set up prior to convention, Ray will work on setting that up and report back to the board.
- Restructuring of convention committee and membership committee- Can turn the membership committee into a multi-year appointment. Definitely needs to be a conversation at convention, that the committee is a longer-term commitment. Convention committee- still need to have an accounting of the convention committee. Need to have the report by Oct 1, 2022 for expenses and income from convention.
 - Draft budget- Currently short but included in minutes (Exhibit 2)
 - Retention and recruitment discussion – Ben- Need to increase the entry point for FLOTS and PTs as well as higher limits. If elected president- would appoint a committee, including Dave Bonnet as liaison with Andy, Pres or VP, FLC, FLS, FLM, FLOT, FLO and PT. Also collaborate with NASE.
- Spring meeting with leadership- Agenda sent, please submit any questions.
 - Convention planning
 - Awards- ordered for board and committees, waiting on a few more. Kim will bring coasters and Ray has delegate ribbons.
 - Agenda- Kim will upload as a cloud document so she and Ben can collaborate as convention approaches.
 - Speakers- National office invites have been sent- only one response has been received from Montano Greene and finance office. Can follow up on the convention attendance at the NO meeting.
 - Sponsors- Maureen is in Charge of thing. National Rural Lenders sent \$1000. Dillard's, and consult with Maureen on others (GEHA, FEDS, Raymond James, Farmer Mac).
 - 1st Time attendee incentive- make sure to advertise as much as possible. As well as the extra drawing.
 - Annual report update- June first is the deadline for officer reports.
 - Resolutions- need to take forms to the convention.
 - Officer candidates- Ben looking to run for President. Kris Wilcox planning to run for Treasurer.
- Ray made the motion to reimburse those without full National office reimbursement. Ben Herink seconded. Motion Carried
- All reports will be sent to Andy's Office.
- Need to tell states to adjust dues so it's a whole dollar to set

ADJOURN- Ben moved, Lisa seconded 5:32pm

Treasurers Report – 2022-05-16

Account Summary




BUSINESS CHECKING


...4739

\$57,723.26

Available balance



Get the reimagined app today




BUSINESS MARKET RATE SAVINGS

...9036

\$80,743.15

Available balance




BUSINESS MARKET RATE SAVINGS

...3479

\$8,158.54

Available balance



BUSINESS MARKET RATE SAVINGS

...3495

\$3,965.31

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 Checks: None; Pending to state for representation at Zone Meetings to pay once they are current on dues: Washington - \$300.00

Total outstanding checks/obligations \$300.00

Estimate of obligations back to Chapters (States) - \$4,805.43

Leaving a checking account balance of $\$57,723.26 - \$300.00 - \$4,805.43 = \$52,617.83$

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A –Montana/Wyoming – 1 quarter, Utah – 10 quarters, Washington – 1 quarter

Zone B – Kansas – 2 quarters, Minnesota – 4 quarters, Missouri – 3 quarters, Oklahoma – 20 quarters

Zone C – Virginia – 2 quarters, West Virginia – 8 quarters, Wisconsin – 19 quarters

Zone D – Florida – 12 quarters, North Carolina – 2 quarters, Tennessee – 6 quarters.

All past due states/chapters were contacted the week of May the 9th with positive responses from Missouri, Oklahoma, and Virginia about getting dues paid.

BOARD MEETING – June 9, 2022

CALL TO ORDER – Meeting was called to order at 11:07 A.M. CDT.

ROLL CALL – Ben Herink, President; Jessica Weigand, Secretary; Ray Bartholomew, Treasurer; Amy Dykema, Zone A Representative; Lisa Liska, Zone B Representative; Nathan Adams, Zone C Representative; Millicent Harrison, Zone D Representative; and non-board member Kim Eilerman.

BOARD MEMBER REPORTS

SECRETARY'S REPORT – Reviewed minutes from May 16, 2022, Spring Board Meeting. Jessica will get a draft of the Annual Report to the board next week. No changes to the minutes as presented. Ray moved to pass the Secretary's minutes as presented. Amy seconded the motion. Motion passed.

TREASURER'S REPORT – Reviewed account balances, budget, & bills/dues to be paid. Zone Representatives need to send State Credentials Report form to states attending National Convention with a return date of June 17th to Treasurer. Reviewed membership summary report based on withholdings per Finance Office reports, except Michigan paying by check. Checking account is inflated as Treasurer now needs to reimbursement states for difference in national dues vs. state dues. Oklahoma plans to pay NACS all past due dues and remaining balance in their checking account to the Wunder Fund as they plan to dissolve. No changes to the report as presented. Jessica moved to pass the Treasurer's report as presented. Millicent seconded the motion. Motion passed.

PRESIDENT'S REPORT – Ben plans to send out an email to the membership prior to convention.

VICE PRESIDENT'S REPORT – N/A (vacant)

PAST PRESIDENT'S REPORT – Not present.

ZONE REP REPORTS

- Zone A – Planning to email states about State Credentials Report and resolutions form.
- Zone B – Planning to email first-time attendees from Zone B with preparation information. SD and IA have provided State Credential Reports, plan to follow-up with other states.
- Zone C – Looking for Zone C Rep candidate for next year. Will review registration list to communicate further with attendees.
- Zone D – Millicent will not be able to attend National Convention in Nashville. Zone D Alternate, Amber, will also be unable to attend. President will review attendees from Zone D to appoint a Zone D Rep during convention. Encouraged zone members to attend by sending out agenda information.

OLD BUSINESS

- NFC dues collection update, including new Insight report availability. Ray explained how dues will be functioning going forward with direct deposit from Finance Office to NACS checking account. Need to inform membership of increased dues amount as well.
- Ray discussed FY22 Budget Comparison Report (budget vs. actuals). Reflects new dues amount at \$6 per pay period. Will also need to reflect proposed Dillard Financial contract sponsorship changes. Savings transfer will need to occur for shortfall. Final adjustments to be voted on by Board at Old/New Board Meeting.
- Ben stated Kim provided handwritten thank you notes to National Office leadership the NACS Board met with in DC.
- Dillard Financial Solutions (DFS) two-year contract agreement (August 1, 2022 – July 31, 2023). Draft contract proposes \$7500 sponsorship to NACS. No longer providing exhibitor fee at National Convention, thus the NACS budget will reflect an additional \$1000 "Convention General Expenses." They will also provide a \$500 raffle annually for first-time attendees only at Convention. Zone Meeting exhibitor fees will not be waived. Board discussed changes. Amy moved to accept the new two-year contract agreement as presented. Lisa seconded the motion. Motion passed.
- Ben said we only have 14 resolutions as of yesterday. Need to encourage members to submit resolutions. Committees were asked to review and develop more resolutions as they see fit.
- National Convention update and continued preparation.

- Reviewed National Office speakers attending in-person/virtually and draft agenda
- Committee attendance discussion – President will have to appoint a few members, but majority will be able to attend. Looking for volunteers/recommendations from Board.
- Sunday board meeting reminder – 3 pm to 5 pm

NEW BUSINESS

- 2022/2023 Board discussion/announcements
 - We do not have a candidate for Vice President currently.
- Ray discussed the letter received from IRS. Failed to include a Schedule B for any sponsorships over \$5000. Ray will be sending the correction to IRS. Future tax returns must be filed electronically via a provider that may include a \$40 fee, not an individual.
- FYI: A recent lawsuit filed against the USDA and Secretary of Ag regarding the Agency's debt relief program for social disadvantaged borrowers also includes ABA, ICBA and NRLA listed as defendants in the lawsuit.


NEXT MEETING – The next board meeting will be on Sunday, June 26, 2022 (in-person) at 3:00 pm CDT.

ADJOURN – Lisa moved to adjourn. Ray seconded. Meeting is adjourned at 12:10 p.m. CDT.

Treasurers Report – 2022-06-09

Account Summary

Standard view




BUSINESS CHECKING


...4739

\$72,158.32

Available balance



Get the reimagined app today




BUSINESS MARKET RATE SAVINGS

...9036

\$80,743.84

Available balance




BUSINESS MARKET RATE SAVINGS

...3479

\$8,158.61

Available balance



BUSINESS MARKET RATE SAVINGS

...3495

\$3,965.35

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 Checks: Kansas - \$1,224.00 for overpayment of dues owed for 2 quarters and wrote check for 4 quarters

Pending to state for representation at Zone Meetings to pay once they are current on dues: Washington - \$300.00

Total outstanding checks/obligations \$1,524.00

Estimate of obligations back to Chapters (States)

June 1 – 1st quarter FY 2022-23 from dues collected PP04-PP09 (6 pay periods)- \$5,766.32

Sep 1 – 2nd quarter FY 2022-23 from dues collected PP10 (1 pay period) - \$727.64

Leaving a checking account balance of \$72,158.32 - \$1,524.00 - \$5,766.32 - \$727.64 = \$64,140.36

Accounting for the Past due Membership Dues - States behind are as follows:

Zone A –Montana/Wyoming – 1 quarter, Utah – 10 quarters, Washington – 1 quarter

Zone B – Minnesota – 4 quarters, Oklahoma – 20 quarters

Zone C – West Virginia – 8 quarters

Zone D – Florida – 12 quarters, Tennessee – 6 quarters.

CONVENTION RULES

“Mister/Madam President,”

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

Zone D

(Chairperson designated after Zone the member is in)

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 Chapters such that all states and regions are represented.
- 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 Chapter 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 Chapter or a duly recognized Chapter of Credit Specialists working in a state, regional or national office.
- E. All Chapters 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. **Revised at NACS Convention, Kansas City, 2021.**

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 Chapter 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	3	3
11-25	4	4
26-40	5	5
41 - +	6	6

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 Chapter.

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 chapter 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 Chapters 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. Dues may be paid annually or quarterly if paid by check or monthly or bi-weekly (pay period) if by allotment (withholding) directly to NACS treasurer. Annual dues are to be paid in advance.
 - 2. Dues are 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 (if paid quarterly)
 - 3. The Chapter will set their dues annually to be consistent with NACS FY and notify the NACS Treasurer prior to the start of the fiscal year so that quarterly transfers back to Chapter for their share of members' dues is accurate.
 - 4. NACS members must pay Chapter dues for the state/region in which they work.
- 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

Amended August 3, 2021

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

2021	Kim Eilerman	Illinois	C
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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
2021	Tiffany Grody	Ohio

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
Kansas City, MO	2021