

**National Association of Credit
Specialists
USDA – FSA**



**2023-2024
ANNUAL REPORT**

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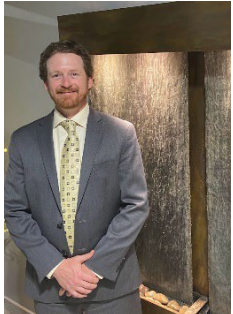
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**NATIONAL ASSOCIATION OF CREDIT SPECIALISTS (NACS) BOARD MEMBERS
2023-2024**

<u>President</u> <i>Brandon Waldron</i>		<u>Work</u> 4805 Carr Dr Fredericksburg, VA 22408 540-899-9492 brandon.waldron@usda.gov	<u>Personal</u> P.O. Box 86 Dogue, VA 22451 540-830-0858 bwaldr1@gmail.com
<u>Vice President</u> <i>Kaiti Steckman</i>		<u>Work</u> 703 S Webb Rd, Ste A Grand Island, NE 68803 308-395-8586 kaitlynn.steckman@usda.gov	<u>Personal</u> 931 W 4th St. York, NE 68467 402-871-8651 Ksteckman2@gmail.com
<u>Secretary</u> <i>Crystal Zwilling</i>		<u>Work</u> 3500 Wabash Ave Springfield, IL 62711 217-331-6905 crystal.zwilling@usda.gov	<u>Personal</u> 322 Butler Ln Chatham, IL 62629 618-606-2265 czwilling_5@hotmail.com
<u>Treasurer</u> <i>Kelli Woita</i>		<u>Work</u> 317 E Street David City, NE 68632 402-367-3074 kelli.woita@usda.gov	<u>Personal</u> 1563 County Road 25 Malmo, NE 68040 402-380-8569 Kwoita22@gmail.com
<u>Past President</u> <i>Ben Herink</i>		<u>Work</u> 7131 A Street Lincoln, NE 68510 402-437-5886 ben.herink@usda.gov	<u>Personal</u> 5394 W Katleman Dr. Lincoln, NE 68521 402-416-9096 bherinkqb@hotmail.com

<u>Zone A Rep.</u> Jason Quintana		<u>Work</u> 1606 Perry St. STE A Yakima, WA 98902 509-367-8547 jason.quintana@usda.gov	<u>Personal</u> 4602 Tieton Dr, Unit A7 Yakima, WA 98908 505-570-0403 jason.quintana47@outlook.com
<u>Zone B Rep.</u> Callie Erickson		<u>Work</u> 840 Brooks Road, Suite #1 Iowa Falls, IA 50126 641-531-3019 Callie.erickson@usda.gov	<u>Personal</u> 105 Fairview Drive Ackley, IA 50601 712-790-7170 Calliejo.erickson@gmail.com
<u>Zone C Rep.</u> Tiffany Grody		<u>Work</u> 338 County Rd 11 Bellefontaine, OH 43311 937-404-3139 tiffany.grody@usda.gov	<u>Personal</u> 1325 Sheridan Ct Troy, OH 45373 937-725-1337 tiffany.grody@gmail.com
<u>Zone D Rep.</u> Jon Travis		<u>Work</u> 80A South Broad St Lexington, TN 38351 731-307-4115 jon.travis@usda.gov	<u>Personal</u> 2706 Sharon Rd Sharon, TN 38255 865-804-1715 jonetrav@yahoo.com

NACS ZONE ALTERNATES

Zone A – Mercedes Jauregui, WY	Zone B – Kristy Smith, SD
Zone C – Vickie Swift, KY	Zone D – Cheryl Brooks, AR

NACS Committee Members

*Chairperson, **Vice Chair

FLP – Loan Making	Member	Alternate
Zone A	Mercedes Jauregui, HI	Jessica Davis, ID
Zone B	Heather Cox, TX*	Irby McWilliams, TX
Zone C	Vicki Swift, KY*	Juanita Ballman, KY
Zone D	Cheryl Brooks, AR	Vacant

FLP – Loan Servicing	Member	Alternate
Zone A	Rebecca Padilla, NM*	Ana Gallegos-Cain, NM
Zone B	Paul Guenther, NE	Kristy Smith, SD
Zone C	Jeremy Hamilton, OH	Nathan Denney, KY
Zone D	Sara Harris, GA	Tonya Washington, AR

Information Technology (IT)	Member	Alternate
Zone A	Amy Larson, MT	Ranson Satterlee, WA
Zone B	Makala Mueller, NE	Emily Vanis, NE
Zone C	Jeremy Burner, VA*	Vacant
Zone D	Mindi Merritt-Clenney, GA	Vacant

Legislative	Member	Alternate
Zone A	Casey Toyne, MT	Vacant
Zone B	Nancy Harrell, SD	Christina Escobedo, TX
Zone C	Jacob Pinkston, VA	Vacant
Zone D	Dave Bonnett, NC*	Newt Gilman, GA

Management & Personnel	Member	Alternate
Zone A	John Oosterman, CA	Jessica Weigand, NM
Zone B	Mickelle Munnings, TX	Lisa Liska, NE
Zone C	Dustin Mattingly, KY	Katy Hilgendorf, MI
Zone D	Theresa Windham, GA*	Clint Rideout, NC

Membership	Member	Alternate
Zone A	Courtney Owusu Appiah, NM	Vacant
Zone B	Alis Hadley, KS	Vacant
Zone C	Emily Willrath, OH*	Kim Knight, OH
Zone D	Millicent Harrison, GA	Chana Thompson, CA

President's Report

I feel very honored to have been able to serve as your NACS President this past year. It has been remarkable to see just how involved NACS Members are in the decision-making processes of our FSA leadership. I assure you that your organization is held in high regard by our National Leadership and our reach as an association is great. The time and effort put forth by your board, committee members, task force members etc. has been immense and is greatly appreciated by not only our membership but by the farmers and ranchers we strive to help daily.

This is just my second year on the NACS Board. Last year I served as your Vice President and before that I spent several years on the Legislative Committee. Although I must admit that taking a step up to serve on a board position was quite daunting at first (sometimes it still is), I have been surrounded by a great group of people to guide and coach me along the way. I would like to thank the NACS Board for their dedication and hard work. I have enjoyed the opportunity to serve with each of them this past year. I was inspired by their dedication to the association and their ability to keep me straight!

Part of the joys of the Presidency are the places you are able to travel to and the people you get to meet.

In November and again in May the Board was able to go to Washington DC to speak with National Office Leadership.

Later in November I was able to travel to St. Paul, MN to attend a Farm Operating Plan Policy Meeting.

In February I was able to attend my first ever Zone A/B Meeting in Denver, CO. It was great to go to a new zone and see faces that I hadn't seen before. I was shown great hospitality and even got a Jeep tour through the mountains the day after the meetings by a NACS member. I was also able to attend the Zone C/D Meeting in Columbus, OH where I had a great time seeing established friends. There were great turnouts at each zone meeting.

In addition to the travel, I have had the pleasure to serve on several committees which really opened my eyes up to how and why decisions are made that affect our jobs and the daily lives of our farmers and ranchers.

Again, thank you for the opportunity to service as your President this past year. I have gained friendships and knowledge that will serve me well throughout my career with FSA and for that I am truly humbled and thankful for.

Brandon Waldron
NACS President

VICE PRESIDENT'S REPORT

Serving as a the NACS Vice President this year has been an honor and a rewarding experience. As with all positions I've held within the association, this one, too, provided new insight into the important role the employee associations play in our Agency. The Board was invited to Washington DC for both a fall and spring meeting with Leadership, and we were certainly grateful for the opportunity to have open dialogue with National Office staff on multiple occasions this year. Many members may not realize how much NACS input is valued and solicited; serving as VP opened my eyes to this even more. Lengthy discussions were had on pay parity and retention, 1165 classification reviews, training needs, IT Modernization, Inflation Reduction Act, and budget, just to name a few. The work we do and the field input NACS provides is pivotal, and I do believe our Leadership recognizes that.

Resolutions and committee work are the bread and butter of this association, and when I reflect on my past positions in NACS, it is amongst the most rewarding. As Vice President, it was a privilege to assist the President in committee appointments, follow up on adopted resolutions, and prep for the upcoming convention. Thank you to all those who accepted their committee positions for their dedication to this association, for being advocates for change, and being a voice for all members who submit resolutions.

It was an honor to work alongside your other NACS Board members this year. Collaborating and learning together and getting to know one another better through our travels and board discussions is another highlight of filling these roles. Thank you to our President Brandon Waldron who has kept me informed of everything along the way. Running for VP was certainly a leap of faith, but you never feel alone with the guidance from the other board members and former board members who are always there to answer questions and provide prospective.

Thank you to the membership for allowing me the opportunity to serve NACS in this capacity and I am anxious to see where the next year leads us all!

Respectfully,

Kaiti Steckman
NACS Vice President

SECRETARY'S REPORT

It has been an honor to serve as the NACS Secretary this year. I had served on different NACS Committees over the years, but this was the first NACS Board position I have held. I was a little nervous about taking on this new role, but I have really enjoyed this experience. I am very appreciative of the guidance our board and Jessica Weigand have given me this past year.

I joined NACS when I was a FLOT, and I have attended zone meetings and national conventions almost every year since I joined. I am very proud of the work we do as an Association. Our FSA world is constantly changing, and it is very rewarding to be part of the change. Becoming involved in NACS is a great way to help enact change and I encourage all of you to consider taking a more active role in our amazing NACS Association.

The NACS Board was very fortunate to have had the opportunity to travel to Washington D.C. twice this year to meet with national office staff. It is so wonderful and encouraging how much national office staff listens to our concerns and values our feedback on everything from staffing issues and job descriptions to program and FSA form changes. Attending these meetings gave me an opportunity to see Farm Loan Programs from another perspective as well. I have worked in the county office, I am now working in the state office, and meeting with national office staff, gave me the opportunity to see their perspective of FSA/FLP world. We all essentially have the same goal, to help as many farmers and ranchers as possible, but we have our own process or "path" to follow in order to reach that goal. I am thankful I had the opportunity to attend these meetings, not only to gain this perspective, but to also share concerns and ask questions on behalf of all of you.

I want to thank you all for the opportunity to be your NACS Secretary. I have enjoyed my time on the NACS Board this year and I hope I will see many of you in Ft. Lauderdale at National Convention.

Crystal Zwilling
NACS Secretary

TREASURERS REPORT

It has been a pleasure to serve as the NACS Treasurer for the last year and a half. It has been a challenge getting dues reimbursements paid back out to state over the last year since a membership list is no longer provided. I would like to thank those State Treasurers and Presidents that have been timely with returning emails and getting requested information back to me. I would also like to thank State Treasurers and Presidents for being patient with me while I was out for the last couple of months. My hope going forward for the Treasurer position would be to make paying dues reimbursements the least complicated that it can be. I'm positive there is a good way to go forward with getting States/Chapters their money, it's just going to take some time.

Thank You for the opportunity to serve as your NACS Treasurer. I have enjoyed being involved in the NACS Association and have enjoyed being on the board!

The following reports are included in the Annual Report:

Net Worth Statement as of 5/31/2023

2023 Budget/Actuals as of 5/31/2024

Net Worth Statement as of 5/31/2024

2024 Budget/Actuals approved at Spring Board Meeting

2023/2024 Membership Summary Report



Kelli Woita
NACS Treasurer

NACS FY-2024 Budget Comparison - - 06/01/2023 through 5/31/2024

	2023-24 Budget	2023-24 Actuals	Difference
Revenue			
Dues			
Prior Zone A Dues	277.00	-	277.00
Prior Zone B Dues	421.00	-	421.00
Prior Zone C Dues	-	-	-
Prior Zone D Dues	2,808.00	2,808.00	-
Total Prior FY's Dues	3,506.00	2,808.00	698.00
FY24 Zone A Dues	10,140.00	9,100.00	1,040.00
FY24 Zone B Dues	25,740.00	27,040.00	(1,300.00)
FY24 Zone C Dues	25,740.00	22,932.00	2,808.00
FY24 Zone D Dues	17,940.00	16,120.00	1,820.00
Total FY24 Dues	79,560.00	75,192.00	4,368.00
Interest Income	2,000.00	1,636.36	363.64
Dillard Financial	7,500.00	8,500.00	(1,000.00)
Dillard Financial First Time Attendee	500.00	500.00	-
Wunder Fund Transfer	2,800.00	-	2,800.00
Other Sponsorships (Wunder Fund)	1,750.00	1,188.00	562.00
Transfer from Savings	5,000.00	-	5,000.00
Total Revenue	102,616.00	89,324.36	12,791.64
Expenses			
Consultant Fees			
Administrative Fees	360.00	240.00	120.00
Consultant Retainer Fees	60,000.00	60,000.00	-
Travel	\$ 1,000.00	1,148.37	(148.37)
Meals	140.00	21.30	118.70
Miscellaneous	500.00	160.00	340.00
Total Consultant Fees	62,000.00	61,569.67	430.33
Convention Expenses			
Awards	800.00	1,115.77	(315.77)
Board Travel	4,500.00	4,500.00	-
Committees			
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	2,000.00	2,000.00	-
Membership Committee	1,600.00	1,600.00	-
Management & Personel Committee	1,600.00	1,600.00	-
First Time Attendee Incentive	2,800.00	2,800.00	-
Dillard Financial First Time Attendee	500.00	500.00	-
Marketing Incentive	100.00	-	100.00
Convention General Expense	2,500.00	5,000.00	(2,500.00)
Convention Planning Travel	1,500.00	1,425.94	74.06
Total Convention Expenses	22,700.00	25,341.71	(2,641.71)
Legislative Expenses	5,100.00	5,925.37	(825.37)
General Board Travel	1,000.00	837.81	162.19
Supplies/Postage/Other Expenses	200.00	247.09	(47.09)
IT Expenses	850.00	7,873.10	(7,023.10)
Zone Meetings			
Zone meeting - NACS President Travel	3,000.00	2,341.11	658.89
Zone Meeting - State Travel	6,000.00	4,800.00	1,200.00
Zone meeting - Zone Rep Travel	1,200.00	1,200.00	-
Total Zone Meeting Expenses	10,200.00	8,341.11	1,858.89
Total Expense	102,050.00	110,135.86	(8,085.86)
Margin	566.00	(20,811.50)	20,877.50

NACS-FSA STATEMENT OF FINANCIAL POSTION

As of May 31, 2023

ASSETS

Bank Accounts:

Checking (*4739)	\$67,815.52
Wunder Fund (*3479) [Includes donations of \$468 - Zone A & B; \$643 - Zone C & D; \$1,071 from 2022 Convention and interest income of \$8.22 for the year. No transfers to checking.	\$10,812.02
Fairness Fund (*3495) (Includes \$3.34f interest income – no usage of funds)	\$3,968.69
Savings (*9036) (Includes \$68.18 of interest for the year – no transfers)	\$80,812.02

Total Bank Accounts	\$163,408.25
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Accounts Receivable -Dues deemed collectable that are past due	\$1,249.88
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TOTAL ASSETS	\$164,658.13
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LIABILITIES AND EQUITY

Checks not cashed: Nebraska Dues Reimbursements	\$262.00
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Dues obligation back to Chapters/States	\$5,818.77
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TOTAL LIABILITIES	\$6,080.77
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TOTAL EQUITY	\$158,577.36
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TOTAL LIABILITIES AND EQUITY	\$164,658.13
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NACS 2024 - 2025 Budget Comparison - - 06/01/2024 through 5/31/2025

	2024-25 Budget	2024-25 Actuals	Difference
Revenue			
Dues			
Prior Zone A Dues	277.00		277.00
Prior Zone B Dues	421.00		421.00
Prior Zone C Dues	-		-
Prior Zone D Dues	-		-
Total Prior FY's Dues	698.00		698.00
Zone A Dues	10,140.00		10,140.00
Zone B Dues	25,740.00		25,740.00
Zone C Dues	25,740.00		25,740.00
Zone D Dues	17,940.00		17,940.00
Total Dues	79,560.00		79,560.00
Interest Income	4,930.00		4,930.00
Dillard Financial	7,500.00		7,500.00
Dillard Financial First Time Attendee	500.00		500.00
Wunder Fund Transfer	2,500.00		2,500.00
Other Sponsorships (Wunder Fund)	1,250.00	-	1,250.00
Transfer from Savings	5,000.00	-	5,000.00
Total Revenue	101,938.00	-	101,938.00
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	4,500.00		4,500.00
Committees			
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	2,000.00		2,000.00
Membership Committee	1,600.00		1,600.00
Management & Personel Committee	1,600.00		1,600.00
First Time Attendee Incentive	2,500.00		2,500.00
Dillard Financial First Time Attendee	500.00		500.00
Marketing Incentive	-		-
Convention General Expense	2,500.00		2,500.00
Convention Planning Travel	1,500.00		1,500.00
Total Convention Expenses	22,300.00	-	22,300.00
Legislative Expenses	5,500.00		5,500.00
General Board Travel	750.00		750.00
Supplies/Postage/Other Expenses	150.00		150.00
IT Expenses			
Glue Up	2,489.00		2,489.00
Constant Contact	624.00		624.00
Total IT Expense	3,113.00		3,113.00
Zone Meetings			
Zone meeting - NACS President Travel	2,250.00		2,250.00
Zone Meeting - State Travel	4,800.00		4,800.00
Zone meeting - Zone Rep Travel	1,200.00		1,200.00
Total Zone Meeting Expenses	8,250.00		8,250.00

Total Expense	102,063.00		102,063.00
Margin	(125.00)	-	(125.00)

NACS-FSA STATEMENT OF FINANCIAL POSITION

As of May 31, 2024

ASSETS

Bank Accounts:

Checking (*4739)	\$29,165.97
Wunder Fund (*3479) [Includes donations of \$305- Zone A & B; \$307 Zone C & D; \$676 from 2023 Convention and interest income of \$10.30 for the year. No transfers to checking.]	\$11,647.13
Fairness Fund (*3495) (\$3.74 interest income – no usage of funds)	\$3,972.43
Savings (*9036) (Includes \$72.34 of interest for the year – no transfers)	\$5,001.24
Certificate of Deposit (*8837) (6 Month CD - Matures 8/4/2024; interest income \$1,549.98)	\$101,549.98

Total Bank Accounts	\$151,336.75
Accounts Receivable -Dues deemed collectable that are past due	\$698.00

TOTAL ASSETS	\$152,034.75
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LIABILITIES AND EQUITY

Checks not cashed: Alabama Dues Reimbursements	\$98.00
Dues obligation back to Chapters/States	\$15,893.37
TOTAL LIABILITIES	\$15,991.37

TAL EQUITY	\$136,043.38
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TOTAL LIABILITIES AND EQUITY	\$152,034.75
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2023-2024 NACS Membership Summary Report
May 31, 2024

Zone A	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members		Zone B	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members
California/Nevada/Arizona	6	6	8	7		Iowa	25	21	28	33
Colorado	6	4	6	7		Kansas	16	13	15	21
Idaho	8	8	9	9		Minnesota	12	20	19	25
Montana/Wyoming	18	14	17	18		Missouri	14	13	13	18
New Mexico	10	8	11	13		Nebraska	35	27	26	29
Utah	0	0	0	0		North Dakota	0	0	1	6
Washington	10	7	6	10		Oklahoma	0	1	1	5
						South Dakota	30	13	12	21
						Texas	40	36	32	27
Zone A Totals	58	47	57	64		Zone B Totals	172	144	147	185
Zone C	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members		Zone D	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members
Illinois	19	19	26	33		Alabama	13	13	16	17
Indiana	18	14	14	17		Arkansas	28	22	28	33
Kentucky	41	39	39	43		Florida	3	2	2	3
Michigan	10	13	15	18		Georgia	21	17	24	24
New York	4	3	5	8		Louisiana	5	7	8	10
Ohio	27	22	23	28		Mississippi	8	11	12	15
Pennsylvania	9	9	10	12		North Carolina	8	13	15	16
Virginia/Delaware/Maryland	17	16	18	22		South Carolina	4	5	6	4
West Virginia	0	0	0	0		Tennessee	5	6	8	15
Wisconsin	1	6	8	12						
Zone C Totals	146	141	158	193		Zone D Totals	95	96	119	137
Membership Totals							471	428	481	537

PAST PRESIDENT'S REPORT

As my time on the NACS Board comes to a close at this year's National Convention in Fort Lauderdale, FL, I find myself reflecting on the last several years and what this time in my life has meant to me. As Past President, much of your role is simply to advise the current President and Board or provide support and direction when needed. Being able to give back in that manner has been a highlight for me in my time as Past President.

I am happy to report that we had no vacancies on the Board this past year. This was the first time in a few years that this has been the case. That continuity of leadership is important. Change is always present though. One aspect of change this past year that I believe will be a major asset for our Association moving forward is our move to a new website and membership platform. I can't wait to see our final product and how our membership organization benefits from this.

The past several years on the board has given me a different perspective about what NACS all does and who all is involved. This Association is only as strong as the members who make it up, and there are so many ways members can get active and involved to make a difference. Whether it be the serving on the Board, committee assignments, working group and task force assignments, legislative affairs, special projects appointed by the President, or Chapter leadership and involvement at the state level, there are so many opportunities for each of you to gain some personal leadership experience and self-confidence in your FSA career. Don't waste the opportunity to get involved.

I want to thank our entire NACS Board for their commitment and dedication. This group has been great to work alongside of. Thank you for the opportunity to serve as your Past President this past year. Being able to preside over two National Conventions and serving for three years on the Executive Board is something I'm very proud of and deeply humbled by. I plan to stay active in NACS, but I'm also very confident in and excited about the future leaders of our wonderful Association.

Ben Herink
NACS Past President

ZONE A REPRESENTATIVE'S REPORT

I am currently a Farm Loan Officer in the evergreen state of Washington, and I have been with FSA for the past 3 years. I joined NACS when I was still in the FLOT training program, and I was able to represent my state at that years Zone meeting in Oklahoma City. Just like most people I was skeptical about an employee association I had heard little about. Walking through those doors to the hospitality room after a long flight I knew instantly I had found my home away from home. I was welcomed by a group of amazing people that to this day still have the same passion and drive that I met with on my first encounter.

This year's Zone A/B meeting in Denver was a success. We had 14 Zone A members in attendance and had wonderful speakers from the national office to chat about some updates that are coming up. Thank you to all that attended this year's meeting, and we are looking to beat our attendance number at next year's Zone meeting.

I would like to thank all the NACS members that assisted in the implementation of Section 22006 of the Inflation Reduction Act. This program assisted thousands of borrowers across the country but could not have been possible without the continued sacrifice and hard work of our FSA county office Farm Loan Staff and State Office Staff.

I would also like to give a special shoutout to the Zone A members that are represented on our committees this year:

Mercedes Jauregui (HI), Jessica Davis (ID), Rebecca Padilla (NM), Ana Gallegos- Cain (NM), Amy Larson (MT), Ransom Satterlee (WA), John Oosterman (CA), Jessica weigland (NM), and Casey Tone (MT).

Thank you all for allowing me to represent Zone A this past year. Hope to see you all at the coming events.

Jason Quintana
Zone A Representative
NACS-FSA

ZONE B REPRESENTATIVE'S REPORT

It has been an honor to serve as the Zone B Representative this past year. In the last 3 years I've become more involved in NACS, and this was my first year serving a Board position. I found it to be very insightful and rewarding! I was fortunate to work alongside a well-respected and knowledgeable Executive Board and fellow Zone Reps in 2023-24; they all truly made the experience an enjoyable one.

Our 2024 Zone Meeting was combined with Zone A and held February 8-10, 2024, in Denver, CO. There were approximately 31 NACS members in attendance. We were fortunate to have joining us in-person Administrator Zach Ducheneaux, Deputy Administrator of Farm Loan Programs Bill Cobb, and Teresa Dillard of Dillard Financial Services. We were joined virtually by Deputy Administrator of Field Operations, Marcus Graham, and his staff, RD Business Center Servicing Office with Direct Loan Branch staff - Lisa L. Randolph, Folly Akpokli, and Antoinette Taylor, and Guaranteed Commercial Branch staff - Sharon Sachs, Monique Kelly, and Madeline Bedwell. Our NACS Legislative Consultant, Andy Quinn, also joined virtually on Saturday. Thank to everyone who attended and presented at our Zone meeting and made it a success!

I would like to recognize Zone B committee members and alternates for all their efforts and dedication to the improvement of Farm Loan Programs. Representing from Zone B for the 2023-24 year were:

Loan Making: Heather Cox (TX) (Chairperson) and Alternate Irby McWilliams (TX)

Loan Servicing: Paul Guenther (NE) and Alternate Kristy Smith (SD)

IT: Makala Muller (NE) and Alternate Emily Vanis (NE)

Management Personnel: Mickelle Munnings (TX) and Alternate Lisa Liska (NE)

Legislative: Nancy Harrell (SD) and Christina Escobedo (TX)

Membership: Alis Hadley (KS) and No Alternate

Zone B was also well represented on the NACS Board with Ben Herink (NE) as Past President, Vice President with Kaiti Steckman (NE) and Treasurer position held by Kelli Woita (NE). Other members are currently serving on numerous task forces. Everyone who is representing NACS and helping to achieve our goals of bettering the delivery of Farm Loan Programs deserves a special thank you for taking on these additional challenging roles!

It has an exciting year to serve on the NACS Board, with many new initiatives that have been rolled out and the numerous new initiatives that are currently developing within Farm Loans such as Pay My Loan, the Final Rule, and further implementation of Inflation Reduction Act. NACS is the outlet in which we all can share ideas and concerns directly with National Office and be respected and heard. I'd encourage everyone to reach out and get involved with NACS! Once again, thank you for allowing me to serve as the Zone B Representative this year.

Callie Erickson
Zone B Representative
NACS-FSA

ZONE C REPRESENTATIVE'S REPORT

It has been an honor to serve as the NACS Zone C Representative for the 2023/2024 year. I appreciate everything the NACS board, chapter presidents and zone members have done this past year to make change for our borrowers and improve processes within Farm Loan Programs.

The joint C/D Zone meeting, held in Columbus, OH, had a great turn out. Special thanks to everyone that helped me in preparing and hosting the meeting, along with Zone D Representative, Jon Travis, for assisting in leading a great meeting. It was great to see a great turnout and have the opportunity for members to interact directly with National Office leadership and network with likeminded colleagues. It was refreshing to see lots of new attendees that have either never participated in a zone meeting or those that have returned from missing a few meetings over the years.

Thank you to the Zone C Members that have served this year on either a committee or on the NACS board. Your dedication to making our organization is very appreciated and will help NACS continue to be strong for another 50 years or more!

- Loan Making Committee Members – Vicki Swift (KY) with Juanita Ballman (KY) alternate.
- Loan Servicing Committee Members – Jeremy Hamilton (OH) with Nathan Denney (KY) alternate.
- Information Technology Committee Members – Jeremy Burner (VA) Chair with no alternate.
- Management & Personnel Committee Members – Dustin Mattingly (KY) with Katy Hilgendorf (MI) alternate.
- Membership Committee Members – Emily Willrath (OH) Chair with Kim Knight (OH) alternate.
- Legislative Committee Members – Jacob Pinkston (VA)
- NACS President – Brandon Waldron (VA)
- NACS Secretary – Crystal Zwilling (IL)

A special thank you to Vicki Swift (KY) for serving as the Alternate Zone C Representative.

Once again, thank you for the opportunity to serve as Zone C Representative. I encourage all members to become involved; you will be rewarded with professional growth and long-lasting friendships, developed by working side by side with your fellow colleagues across our great nation.

I challenge everyone to become involved and make a difference!

Tiffany Grody
Zone C Representative
NACS-FSA

ZONE D REPRESENTATIVE'S REPORT

Hello Zone D Members! I really appreciate the opportunity given to me to serve once again as your Zone Rep for the Southeastern United States. We've had a very productive year with very engaging conversation.

I would like to thank the following Zone D members who have served on their respective committees this year:

- FLP-Loan Making: Member, Cheryl Brooks, AR (no alternate available).
- FLP Loan Servicing: Member, Sara Harris, GA and Alternate, Tonya Washington, AR.
- Information Technology (IT): Member, Mindi Merritt-Clenney, GA (no alternate available).
- Legislative: Member, Dave Bonnett, NC, Chair and Member, Newton Gilman, GA, Vice Chair.
- Management & Personnel: Member, Theresa Windham, GA, Chair and Alternate, Clint Rideout, NC.
- Membership: Member, Millicent Harrison, GA and Alternate, Chana Thompson, AR.

I'd also like to express my appreciation to Cheryl Brooks for serving as our alternate Zone D representative over the past year.

I'd also like to thank Zone C Rep Tiffany Grody for her work in planning and organizing our Zone C & D Meeting in Columbus, OH. We had a very productive meeting with a lot of good food, good speakers, and interesting presentations for all to enjoy.

Over the past 12 months, the National Board was fortunate enough to attend two meetings with the National Office in Washington, DC (November 2023 & May 2024). Both meetings were very informative and productive, with valuable dialogue exchanged between all parties involved.

In conclusion, thank you for giving me the opportunity to serve Zone D and NACS over the past 12 months. The experience has been invaluable, with many new friendships and working relationships made, developed, and sustained along the way.

Jon Travis, TN
Zone D Representative
NACS-FSA

LOAN MAKING COMMITTEE REPORT

2022-2023 Adopted Resolutions with National Office Responses

Resolution 1

CONCERN:

7 CFR 764.151(b) and 3-FLP Subparagraph 131 C allow FO funds to be used for the purchase and improvement of farm dwellings. In the language supplementing the CFR, it states the following: FO funds can be used to purchase, improve, or build any type of structure, including a dwelling that either adequately meets family needs and is modest in size, cost, and design, provided the structure is related to the farming enterprise.

There is no guidance for determining if the dwelling or improvement is modest in size, cost, and design. This leads to a great deal of subjectivity that can lead to inconsistency in determinations.

PROPOSED SOLUTION:

Provide clarification for the definition of a “modest” dwelling. Require a state supplement to provide guidance on a modest sized dwelling for each respective state.

NATIONAL OFFICE RESPONSE:

Given the diversity of FLP applicants and the unique circumstances and special needs of each family, National Office recognizes it is not possible to provide a definition of “modest” that will accurately categorize each dwelling as modest or not.

Because “modest” can vary widely, National Office advises that the determination be decided at the local level, with input from the STO FLP staff on a case-by-case basis if the local approval official does not believe the dwelling is modest. Just as with other subjective determinations in FLP program delivery, loan approval officials should thoroughly document the FBP Credit Presentation when analyzing whether a proposal is modest.

When determining whether or not a dwelling is modest, loan officials can consider the scope of the request as it relates to the definition of a family farm (recognized as a farm rather than a rural residence), proportionality guidance, loan limits, appraisal provisions, and cash flow requirements.

Resolution 2 CONCERN:

Most banks generally lend up to 80% of the value. FSA is taking 150% security on direct farm

ownership loans. This security requirement restricts the borrower in future financing needs.

PROPOSED SOLUTION:

Require additional security up to 120% instead of 150% security.

NATIONAL OFFICE RESPONSE:

National Office appreciates this recommendation. The requirement for 150% additional security is regulatory. National Office is in the process of drafting a number of proposed revisions to CFR and will evaluate the effectiveness of the current additional security requirements.

Resolution 3**CONCERN:**

Does the FSA-570 Waiver of Eligibility for Emergency Assistance really serve a purpose for crop insurance?

PROPOSED SOLUTION:

Provide clarification of when the FSA-570 should be completed in FSA loan making.

NATIONAL OFFICE RESPONSE:

Yes, the FSA-570 serves a purpose for crop insurance. Per 7 CFR 400.655 producers must obtain at least catastrophic coverage for each crop of significance in the county in which the producer has an insurable share, if insurance is available for the crop, unless the producer executes a waiver of any eligibility for emergency crop loss assistance in connection with the crop, to be eligible for:

- a) Benefits under the Agricultural Market Transition Act
- b) Loans or any other USDA provided farm credit, including guaranteed and direct farm ownership loans, operating loans, and emergency loans under the Consolidated Farm and Rural Development Act provided after October 13, 1994; and
- c) Benefits under the Conservation Reserve Program derived from any new or amended application or contract execute after October 13, 1994.

National Office agrees that clarifying language should be added to 3-FLP, subpar. 112 C to address when the FSA-570 should be used and will include this language in a future amendment.

Resolution 4

CONCERN:

When a borrower has an outstanding FO loan at \$600K and applies for a small annual or term loan, the

loan must go to the STO or DD for review and approval. This causes delays in approval with limited staffing or vacancies in these positions. It also causes issues with CQR when these small loans have been approved by the FLC, FLS, or DD.

PROPOSED SOLUTION:

Arrange the loan approval chart to address each type of loan and limits for each grade. For example: Grade 11, 12, 13 loan approval loan limitation to remain at \$500,000 for an FO with an additional

\$50,000 loan authority approval authority for an OL.

NATIONAL OFFICE RESPONSE:

National Office does not agree with this proposed solution. The previous version of the approval chart addressed a difference for OL & FO. However, this was complicated to interpret, and mistakes were commonly made. The new chart was an attempt to simplify the approval authority by having one limit for all direct loans by tying the outstanding amount to the total risk involved. Creating exceptions based on smaller requested amounts will further complicate the chart while not taking in consideration the total amount outstanding for a borrower.

Resolution 5

CONCERN:

On the new FSA 2001, Request for Direct Loan Assistance, for the primary applicant in Part A- Primary

Applicant/Farm Operator, it does not have a place to collect information for occupation/employment, like it does in Part D-Other Member Information.

PROPOSED SOLUTION:

Add occupation/employment line for primary applicant.

NATIONAL OFFICE RESPONSE:

In an effort to reduce the collection of duplicative information, employer data is intended to be collected from the verification of income (paystubs, taxes, etc.) that the applicant provides. Because additional applicants/entity members are not always required to submit verification (example – in the case of an entity applicant where NFI is not relied upon for repayment), this information is collected on the application form.

LOAN SERVICING COMMITTEE REPORT

2022-2023 Adopted Resolutions with National Office Responses

Resolution 1

CONCERN:

Per 4-FLP, Subparagraph 267 D, if a deceased borrower farm loan accounts cannot be paid in full,

voluntarily liquidated, resolved through continuation with existing obligors, or transferred to a third party, the authorized agency official will comply with subparagraph 100 B before proceeding according to 5-FLP, paragraph 66.

This guidance leads us to sending 4-FLP, Exhibit 28.5 to the deceased, informing them that they are in potential nonmonetary default because they are no longer farming, and estates cannot be FSA program or NP borrowers. The issue is that the language in the exhibit is awkward and often confusing to whoever receives the notification. The language in the notification uses “you” multiple times and makes it appear as though we are clueless of the deceased passing and requests scheduling an appointment with them to discuss the default.

PROPOSED SOLUTION:

Develop a Notification of Potential Non-Monetary Default specifically for deceased borrowers. The language in the notification should make it clear we are aware of the deceased’s passing, explain why the loans cannot continue with the estate, and maybe even include a short summary of options available to cure the potential default (i.e., payment of debt, voluntary liquidation, transfer, and assumption).

NATIONAL OFFICE RESPONSE:

National Office concurs, 4-FLP paragraph 100 has been moved to 5-FLP paragraph 65 and 4-FLP Exhibit 28.5 has been moved to 5-FLP Exhibit 10.5. National Office will amend 5-FLP Exhibit 10.5 to provide an optional paragraph for deceased borrowers.

Resolution 2

CONCERN:

Form FSA 2254, Guaranteed Loan Report of Loss is difficult for lenders to complete accurately.

Information is often entered in the wrong areas and or calculated incorrectly. This creates a time burden for FSA in reviewing the information and the constant back and forth over necessary corrections is frustrating for both parties.

PROPOSED SOLUTION:

A better lender checklist Form FSA 2295, Guaranteed Estimated Loss Review Checklist SEL and CLP Lenders and Form FSA 2296, Guaranteed Loan Final Loss Checklist that encompasses all information that should be on the form - line by line and explanations of what should not be on the form. Information is in too many places, and it is confusing. Prorating profits and expenses among multiple GL and non-GL loans should also be included.

NATIONAL OFFICE RESPONSE:

Forms FSA-2295 and 2296 and 2254 serve separate purposes in the processing of a loss claim. Forms FSA-2295 and 2296 are for reviewing the documentation related to lender's loss claim to ensure the loan was made and serviced in accordance with 2-FLP as well as lender's CMS, if applicable. Form FSA-2254 is a calculation of what is owed lender, based on the findings of that review. It is noted that the form instructions for FSA-2254 provide line by line guidance for proper completion. Additionally, the GLS User Guide sets forth additional instructions. Forms FSA-2295 and 2296 are optional forms and currently form instructions are not available. At this time, National Office will not provide another checklist as proposed. States are encouraged to establish their own policy in utilization of the existing FSA-2295 and 2296 and provide state specific guidance related to use and completion of these checklists.

Resolution 3

CONCERN:

Subordination requests take hours to complete due to gathering and analyzing all the information required similar to a direct loan application. Streamlined and now Fast Track options are available to direct loan applicants who meet certain criteria which saves time and gets results to the applicant sooner.

PROPOSED SOLUTION:

Eliminate the process of gathering and analyzing all the information required similar to a direct loan application. Develop a similar application process for routine subordinations similar to the Streamlined and Fast Track routes for direct loans.

NATIONAL OFFICE RESPONSE:

LSPMD is in the process of updating 4-FLP paragraph 116 and in replacing FSA-2060 with new forms FSA-2061 and FSA-2062. FSA-2001 will be eliminated for subordination applications, and National Office will encourage use of lender's documentation to assist

with review of the subordination request. National Office may consider other changes after the FSA-2061 and FSA-2062 are released and Application Fast Track Pilot Program evaluation is completed.

INFORMATION TECHNOLOGY COMMITTEE REPORT

2022-2023 Adopted Resolutions with National Office Responses

Resolution 1

CONCERN:

DLS does not show principal and interest breakdown for past FSFL payments, which borrowers often request for tax planning purposes.

PROPOSED SOLUTION:

Provide principal and interest breakdown on History tab for FSFL Loan Inquiry screen.

NATIONAL OFFICE RESPONSE:

NRRS currently provides the principal and interest breakdown on the receipt information. PDD does have that on the list of enhancements but due to other higher FSFL priorities and lack of funding we have not been able to incorporate into the software.

Resolution 2

CONCERN:

Receipt for service is a mandatory requirement for employees to complete when an application is

received. Other agency programs, such as CARS, autogenerate a receipt for service by marking a box. FLP must access the receipt for service program to manually generate this receipt and is one extra step that could be streamlined.

PROPOSED SOLUTION:

Enable a receipt for service to be autogenerated when an application is entered into DLS. The DLS loan checklist can be used to complete the items provided to FSA at the time of application.

NATIONAL OFFICE RESPONSE:

It is FSA's objective to integrate program applications with Receipt for Service wherever possible. At present, this integration is occurring one system at a time as development resources for that system allow. While FSA will continue to integrate program applications with RFS, DLS is not scheduled for automation in the near future.

Resolution 3 CONCERN:

The guaranteed forms, such as FSA-2235 Loan Guarantee and FSA-2232 Conditional Commitment, generated out of GLS does not list all co-borrowers associated with the loan. The autogenerated form does not allow modification to manually enter the needed names. This forces the field staff to use a blank form to be completed manually to list all applicants on these documents. Some lenders require everyone who signed the promissory note to be listed on these documents, particularly when loans are sold on the secondary market.

PROPOSED SOLUTION:

Enable the forms to either be able to be modified to add the necessary names or have the form programmed to pick up all applicant's names for automatic completion.

NATIONAL OFFICE RESPONSE:

FSA has previously consulted with RD to determine if the borrower fields on these 2 forms could be updated so that they auto-populate all co-borrower information. However, National Office was informed that this would require a complete redesign of the form in order to accommodate the number of potential co-borrowers that GLS will allow. National Office is not prepared to do that at this time.

However, it is recognized that there is sometimes a need to list co-borrowers, particularly on the FSA- 2235 "Loan Guarantee". The data-filled version of that form in GLS already allows users to modify that field to add co-borrower information, so no changes are needed to that form in GLS to accommodate this resolution.

Conversely, the data-filled version of the FSA-2232 "Conditional Commitment" currently does not allow the borrower field to be edited in order to list additional co-borrowers. Generally, National Office has advised that only the primary borrower actually needs to be listed on the FSA-2232.

However, National Office will consult with RD to determine if they can make that field editable moving forward to provide additional convenience to field staff.

Resolution 4

CONCERN:

At this time, there is not a great way to track the use of loan funds when advanced in DLS.

PROPOSED SOLUTION

Add an optional comment box to DLS check request screen to be able to document what loan funds are advanced for. Make it so the comment will show on the check request print screen.

NATIONAL OFFICE RESPONSE:

The National Office team appreciates this suggestion and will take this into consideration during DLS IT modernization planning.

Resolution 5

CONCERN:

Direct loan payments are loaded into NRRS and it takes 3 to 4 days before the producers account

shows the correct loan balance. It is a problem when producers come back to apply more money on the direct loans within the 3 to 4 days and DLS/NITC does not show the new balance.

PROPOSED SOLUTION:

Process direct loan depositing checks more like FSFL and MAL, once the check/money is put in the system the new balance is shown.

NATIONAL OFFICE RESPONSE:

FLP loans use a different accounting system than FSFL and MAL. FLP loan payments are transmitted from NRRS to PLAS for processing in the accounting system and official application to a loan. While this request has merit, National Office is unable to take action due to process constraints currently in place. National Office acknowledges this pain point and is hoping to address this issues during modernization efforts so that staff and customers will be able to have real-time updates to loan information when a payment is made.

Resolution 6

CONCERN:

If producers do not receive their FLP 1098 for interest and principal for the prior calendar year, there is nowhere for staff to pull a copy for them.

PROPOSED SOLUTION:

Add the FLP version of the 1098 in financial inquiries where the FLP 1099 is.

NATIONAL OFFICE RESPONSE:

National Office agrees with this enhancement and acknowledges that it has been unable to implement this in Farmers.gov due to the way the printing is completed and

no readily accessible data store of the forms to be accessed by outside systems. This function is on the list for modernization for additional customer self- service functionality.

Resolution 7

CONCERN:

It requires multiple selections in FBP to lock each portion of each credit action to include environmental, farm assessment, and credit presentation.

PROPOSED SOLUTION:

Make locking credit actions similar to balance sheets and income and expense where it is only one selection.

NATIONAL OFFICE RESPONSE:

The limitations of the software do not allow an entire credit action to be locked and only allow each form to be locked separately. The balance sheets and income and expense also require each individual form to be locked independently and not from a trends page for the same reasons.

Resolution 8

CONCERN:

The FSA-2304, FSA-2305, and FSA-2313 form letters generated in DLS only import the primary

applicant's name into them. The co-applicant's name also needs to be automatically imported into these letters.

PROPOSED SOLUTION:

Update the BOT for forms FSA-2304, FSA-2305, and FSA-2313 to capture the co-applicant's name.

NATIONAL OFFICE RESPONSE:

National Office appreciates this suggestion. Although there is no timetable for this, National Office is exploring how to implement the enhancement.

MANAGEMENT/PERSONNEL COMMITTEE REPORT

2022-2023 Adopted Resolutions with National Office Responses

Resolution 1

CONCERN:

In offices with no Farm Loan Program Technicians the Farm Loan Officers, Farm Loan Managers, and Farm Loan Officer Trainees are doing their work plus the normal work an FLP PT. Many of the new FLO's and FLOT's don't know the PT basics as they have never been PT's or have never been provided PT training. There are many administrative and clerical areas that PT's cover that FLO's are never taught.

PROPOSED SOLUTION:

Ensure that all FLOTS have a training in completing tasks generally performed by PT. Ensure existing FLO's, and FLM's are provided the training to ensure they understand how to perform all the normal duties of a PT.

NATIONAL OFFICE RESPONSE:

The FLP Training SharePoint (Continuing Education landing page) provides an extensive list of job aids, white papers and training videos related to tasks performed by FLP PTs. Many newly hired FLOTs are being registered to enroll in the FLP PT/LA Orientation Boot Camp training so they learn more about FLP PT's duties and expectations. Through the Boot Camp training, participants are given several resources to assist them with these duties.

Resolution 2

CONCERN:

With the rising number of retirements and resignations among Managers, the employees taking their

place are not well-equipped for the positions they are taking. Between application processing and personnel management, there is no time to complete AgLearn "on your own," and although there is outside support from your DD's and other FLM's, not having a set curriculum or standard set of daily, monthly or quarterly management expectations is detrimental to the new Managers and their employees.

PROPOSED SOLUTION:

Training program for new Farm Loan Managers that includes materials for first time Managers; training new employees (FLOT's, FLO's, PT's, FLA's); time and priority management, etc.; and roles and responsibilities outside of what is listed in USAJobs.

NATIONAL OFFICE RESPONSE:

DAFO hosts National Leadership Training, Influencing Excellence: Effective Leadership at FSA. This training focuses on leadership and management skills that can assist newly hired FLMs step into their role. POAD is developing a new FLM training in collaboration with volunteers from various states. This training is targeted for early calendar year 2024. POAD is also currently deploying portfolio management training for FLOTs. This training will be further developed for FLMs. DAFO also notes that, if a state's ceiling allows, a state can double encumber the FLM position for some succession planning and training.

Resolution 3**CONCERN:**

Our agency strives to be diverse; however, when a customer calls or comes to the counter and English

is not their native language or it is extremely limited, it is almost impossible to help them without having a few key sentences that we as federal employees can establish to help. I do understand that we have an interpretation service, but it is frustrating trying to point to a poster or have a limited conversation over the phone without a few key sentences. Demographically our office deals with a number of Asian and Hispanic applicants and most often my coworkers cannot connect the bridge to start the interpretation process.

PROPOSED SOLUTION:

Give Farm Service Agency access to Rosetta Stone.

NATIONAL OFFICE RESPONSE:

USDA has negotiated pricing for the purchase of Rosetta Stone licenses. There are three types of licenses that can be purchased. Any number of licenses can be purchased (state budget permitting). Each license is good for 12 months. There is an option in the ECC Portal for AgLearn Administrators to request the assignment of Rosetta Stone licenses. Employees should follow the normal process for requesting training, as outlined in Handbook 6-PM

Resolution 4

CONCERN:

Farm Service Agency is unable to recruit and retain qualified employees due to inadequate pay to compete with the private sector. New college graduates are offered a higher salary at banks or farm credits and are uninterested in working for the government. Local service jobs offer a higher salary for entry level non-technical jobs than FSA does for technical/skilled jobs.

PROPOSED SOLUTION:

Re-evaluate the pay scale for all Farm Service Agency employees (GS & CO) to bring the pay in line with private sector jobs and allow for recruitment and retention of qualified individuals.

NATIONAL OFFICE RESPONSE:

FSA does not have authority to change the GS pay scale but has been working on a number of initiatives to assist with pay and retention. As announced in FSA Administrator Zach Ducheneaux's June 20, 2023, email, FSA is currently assessing the possibility of a CO 5/7/9 Program Analyst position and has been encouraging states to make greater use of the GS 5/7/9 Loan Analyst position. FSA has also been working with OPM on an assessment of the standard Farm Loan Officer position description. FSA has already taken a number of other steps to address pay issues including implementation of the group 6% retention incentive for employees in 1101 and 1165 series positions through the Grade 9 level, reclassification of the CED position, updating CEDT qualifications, and approving over 900 FY 2023 Student Loan Repayments in 2023.

Resolution 5

CONCERN:

The program technician position requires 1-year of graduate level education for both GS-6 and GS-7

pay. Based on other positions in 1101 series with other agencies and departments, the GS-7 pay includes 1-year of graduate level education or a 4-year bachelor's degree with Superior Academic Achievement.

PROPOSED SOLUTION:

Ask FPAC to look at verbiage that would allow for GS-7 PT position vacancy to include the option for a bachelor's degree with Superior Academic Achievement. Also ask FPAC to look at GS-6 educational requirement within OPM's guidelines for the 1101 series.

NATIONAL OFFICE RESPONSE:

DAFO will inquire with FPAC BC-HRD about the possibility of the proposed changes. To clarify, it is not a requirement that an individual have a bachelor's degree or graduate education to qualify for the PT position at any grade level; individuals may also qualify based on experience.

OPM's general schedule qualifications policies indicate that superior academic achievement is typically used for 2-grade interval positions (such as the loan analyst) while a year of graduate education is typically required for a 1-grade interval position (such as a PT). <https://www.opm.gov/policy-data-oversight/classification-qualifications/general-schedule-qualification-policies/>

For 1101 series one-grade interval positions, such as the PT position, OPM states that the group qualification standard for clerical and administrative support positions is to be used. (See <https://www.opm.gov/policy-data-oversight/classification-qualifications/general-schedule-qualification-standards/1100/general-business-and-industry-series-1101a/>). Under this series, GS-6 and higher grade levels typically require specialized experience and education is not typically applicable.



Building Rural America
National Association of Credit Specialists
of the
USDA – Farm Service Agency
Legislative Committee
2023-2024

2024 LEGISLATIVE COMMITTEE REPORT

MEMBERS:

Dave Bonnett, NC (Chair) – Zone D
Newt Gilman, GA (Vice-Chair) – Zone D
Casey Toyne, MT – Zone A
Christina Escobedo TX – Zone B
Jacob Pinkston, VA – Zone C
Nancy Harrell, SD – Zone B

2024 has been an interesting year so far, between elections and the Farm Bill, negotiations with the latter becoming rather contentious with terms of the SNAP program causing the most disagreement. Being 80% of Farm Bill spending, changes to SNAP can have a significant impact on funding for production-related agriculture. We are keeping a close eye on negotiations, so Farm Loan Programs does not end up getting gutted.

Current items of focus:

- Ensuring adequate funding of loan programs, especially considering increased loan limits.
- Continued appropriations to hire loan staff in anticipation of upcoming retirements.
- Removal or abatement of direct loan term limits.
- Upcoming Farm Bill
- Expressing support for Deputy Administrator's position, opening up due to Bill Cobb's retirement, to remain a career appointment. Hearing that this may become a political appointment, we felt that remaining a career position would help maintain leadership consistency needed in Farm Loans.

Current appropriations bill being considered continues to carry language that NACS spearheaded several years ago, allocating \$15 million to hire field staff, including farm loan staff, in anticipation of expected vacancies. It also provides for ACIF funding for loan funds in the same amounts as the past few years with the exception of FO direct funding, which was reduced from \$3.1B to in \$1.97B. While we generally do not support reductions of funding, review of D-FO use shows that we have not used more than this amount since 2021. If demand does exceed allocation, the Secretary has the

authority to increase funding by 25%. We did not protest this reduction, but we did warn congressional staff that it was likely that additional funding will be needed in the future.

Andy Quinn and his staff have remained great partners of 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

**Pre-Convention Board Meeting Minutes.
Sunday, June 25, 2023
3:00 pm at the Hilton Omaha, Flatiron Room**

CALL TO ORDER- The meeting was called to order at 3:10pm CST

ROLL CALL- Ben Herink, President; Jessica Weigand, Secretary; Kelli Woita, Treasurer; LeAnn Gibbs, Past President; Amy Larson, Zone A; Kaiti Steckman, Zone B; Tiffany Grody, Zone C; Jon Travis, Zone D;

SECRETARY'S REPORT – Review minutes from June 8, 2023 and Annual Report; Jon Travis moved to approve the Secretary's minutes as presented from June 8. Tiffany Grody seconded the motion. Motion passed. LeAnn Gibbs moved to approve the Annual report as presented. Amy Larson seconded the motion. Motion passed.

TREASURER'S REPORT – Present bills to be paid & provide a Budget / Membership Report. No real changes since the June 8th report. No written report so no vote required.

OTHER BOARD MEMBER REPORTS

President's Report – Ben – Thank you to the board for being here, it looks like it is shaping up to be a good convention.

Vice President's Report – Brandon- not present

Past President's Report – LeAnn – all awards and gift are here and accounted for. No other report.

OLD BUSINESS

Status update on NFC dues collection, including reimbursement to Chapters – TN is planning to pay 2808 for back dues.

Update on resolutions- 33 resolutions pulled off the website as of Monday morning. Will look again tonight. With flight delays we don't know if the committee chairs will arrive so may postpone it to 6:45 Monday morning.

NEW BUSINESS

Convention – Review agenda and appoint committees.

Agenda- board only- reviewed to make sure everyone is aware. 13 first time attendees- looking to give each \$200 (will end up being 2600 in the budget)

Candidates for office- Ben is looking at Past president, Brandon Waldron is running for President, no current VP candidates, Kaiti is considering secretary, and Kelli is considering Treasurer- with the appointment of an assistant to the secretary.

Q & A Panel Discussion

Awards

Secretary's Report – Need someone to Move & 2nd dispense reading minutes

Treasurer's Report – Need someone to Move & 2nd

Convention Rules – Need someone to Move & 2nd (Convention Committee member)

Audit Committee (Zone Representatives recommend and the President appoints):

A: Jason Quintana, WA

B: Lauren Webb, KS

C: John Gerke, IL **

D: Cheryl Brooks, AR

** Committee Chair

Election Committee (Zone Representatives recommend and the President appoints):

A: Ransom Satterlee, WA

B: Mark Moser, NE **

C: Jeremy Hamilton, OH

D: Newt Gilman, GA

** Committee Chair

Parliamentarian – Jason Isaac, KY

Internal budget and travel expenses

NACS voucher

Other internal business

Delegate certification (including discussion of State/Chapter Credential Reports)

After delegate certification on Monday- the board as a consensus recommends that the association awards Bill Cobb and Jim Radintz honorary membership.

Room set up for business meeting

Secretary & Treasurer set up the room Wednesday morning

State/Chapter placards arranged alphabetically within Zones

The number of delegate chairs set for each State/Chapter must be equal to the number of certified delegates from the State/Chapter. Extra chairs must be moved to the back of the room where alternates and guests will be seated.

State/Chapter President's meeting

President leads

Attendance

Review State/Chapter Presidents Guide

Member Database & Dues Collection/Reimbursement

Chapter Issues

First-Time Attendee Mixer/Meeting

President leads and welcomes

Introductions

Mentor Program – not planning to put into place for convention

Past President – review of agenda, committee meetings and resolution process,

Q&A for speakers, review business meeting protocol, hospitality room

Photographer – Lisa Liska, NE appointed by Jessica Weigand, Secretary

Recording and typing of minutes – Kaiti Steckman, NE Appointed by Jessica Weigand, Secretary

Nomination, second and election process

Nomination speech 2 minutes

Seconding speech 1 minute

Candidate speech 2 minutes

Other New Business

Acceptance of dues by personal check- Need to be limited to regular/associate membership. This would require a 75% vote of the total membership to be changed.

ADJOURN- LeAnn Gibb moved to adjourn, Tiffany Grody seconded. Adjourned at 3:44.

GENERAL ASSEMBLY – June 26, 2023

The NACS/NASE/NADD joint session opened at 8:04 am CST by Ben Herink, Nebraska, with a short welcome to the NACS/NASE/NADD convention. The invocation was given by Jason Issac, KY. The Pledge of Allegiance was led by Tamee Renwick. Lisa Liska, NE lead the group in singing the National Anthem and followed up with a recognition of the veterans and active military of the Associations led by Tamee Renwick. Ben encouraged members to visit with the many past presidents, and blood, sweat and tears award winners throughout the week. Encouraged members to visit the sponsor tables and the history of NACS table. Convention attendees were welcomed and addressed by the following organization and Agency representatives:

Maureen Mausbach, NE welcomed the members and conveyed housekeeping items for the convention. She then introduced the convention committee.

Tamee Renwick, NASE President; Tamee gave a bit about her history and welcomed everyone to Omaha.

Jason Isaac, NADD President; Jason has enjoyed his tenure as NADD president and working with the other associations and the national office staff.

Jessi Colgrove, NASCOE Treasurer; Jessi welcomed the members to her home State of NE and stressed the importance of coordination between farm loan and farm programs in the counties. She also encouraged associate membership to NASCOE and let the members know about the new NASCOE App that is coming.

John Oosterman, FLCA Vice President. Welcomed members and talked a bit about the chiefs association and how they operate.

Ben Herink, NACS President; Gave a little bit of his own history within the agency and within NACS itself.

Ben Herink, then introduced Tim Divis, acting SED from NE for a welcome speech. After the welcome by Mr. Divis Ben was able to recognize those members that are attending the NACS convention for the first time and present them with a pin and coasters on behalf of NACS. The convention was then addressed by FSA Administrator Zach Ducheneaux. He began by thanking the membership for their commitment to the cause and congratulated the members on 45 and 50 years. and then gave his own background. He also painted the picture of his vision for FSA Farm Loans, looking at the difference between an investment and spending. He gave examples of the programs changing to better fit the producers and operations. FSA can and should do better, looking for an investment approach to borrowers and staff and the investment will have a return in the long run. USDA funding is an investment in rural America. Discussed some of the streamlining of processes including fast track, shortened application etc. Term limits are a negative impact to the beginning producers. He stressed that he is passionate about public service and is very open to dialog and encouraged folks to reach out. Submit advice on regulation, now is the time to rewrite some of those regulations. He was then able to take questions from the membership.

The joint meeting was recessed at 10:00 am CST. Ben Herink, NACS President reconvened the NACS/NASE-FSA Joint Meeting at 10:15 am CST.

Ben Herink, NACS President NE introduced the sponsors of the National Convention to the attendees. Those exhibitors present were: National Rural Lenders Association (NRLA) – Alan Hoskins; FarmerMac – Jodi Massanet. GEHA – Kelly Bremer; Federal Employee Defense Services (FEDS) – Eric Emprain; Dillard

Financial Services – Teresa Dillard, Blue Cross Blue Shield- David Jorgenson; Moodys Analytics- Adam Valle; Pro AG- Mike Hinton.

Representatives were on hand to address the attendees from Servicing & Asset Management Office (RD business center). Those attending were: Sharon Sachs, Chief Guaranteed Commercial Branch; Monique Kelly, Lead Accountant Guaranteed Commercial Branch; Antoinette Taylor, Supervisory Accountant Farm Loan Branch. Each of the representatives from NFAOC addressed the assembly and ran through a brief PowerPoint in regard to their section and current issues they're seeing. After the presentations concluded a brief Q & A was held with the members and speakers.

The joint meeting was recessed at 11:38 pm CST;

The meeting reconvened general assembly 1:05 pm CST and introduced Doug Johnson with Moodys who presented on behalf of the company as a sponsor for the NACS national convention.

Ben went on to introduce Deputy Under Secretary for FPAC Gloria Montano Greene. She congratulated the members on 50 years! She also stressed the importance of Ag financing and how it is the most integral part of the FPAC mission area. FPACs mission- Equity, Climate Change and Markets. Ms. Greene then was able to take questions from the members.

NACS BUSINESS MEETING

Ben Herink, NACS President convened the 50th Annual NACS-FSA Meeting at 1:50 pm CST.

Ben introduced the 2022-23 NACS Board:

Ben Herink, President
LeAnn Gibbs, Past President
Jessica Weigand, Secretary
Kelli Woita, Treasurer
Amy Larson, Zone A Representative, Mercedes J. Alternate
Kaiti Steckman, Zone B Representative,
Tiffany Grody, Zone C Representative, Crystal Zwilling Alternate
Jon Travis, Zone D Representative, Cheryl Brooks Alternate

Jessica Weigand, Secretary and Kelli Woita, Treasurer presented the Credentials Report. Zone A total: 10 delegates, 0 alternates; Zone B total: 18 delegates, 5 alternates; Zone C total: 13 delegates, 0 alternates; Zone D total: 7 delegates, 0 alternates. Convention total: 48 delegates, 5 alternates. John Gehrke, IL moved to accept the Credentials Report as presented. Crystal Zwilling, IL seconded the motion. **Motion Passed**

At this time Ben addressed the membership to inform them about the boards recommendation to award Jim Radintz and Bill Cobb honorary membership into NACS. He then put it to the membership to award those. Juanita Ballman, KY moved to award honorary membership to Jim Radintz and Bill Cobb. Jason Isaac, KY seconded. **Motion Passed**

Ben Herink, President appointed Jason Isaac, KY as Parliamentarian. Jason then reviewed Roberts Rules of Order with the assembly and how the business meeting will work.

Brandon Waldron, Vice President presented the Convention Rules and Kim Knight, OH moved they be accepted as presented. Maureen Mausbach, NE seconded the motion. **Motion Passed**

Brandon Waldron, Vice President introduced the 2022-23 Committee Members and alternates as shown in the Annual Report.

Maureen Mausbach, NE Convention Committee presented the Convention Agenda and Kaiti Steckman, NE moved that it be accepted as presented. Tiffany Grody seconded the motion. **Motion Passed**

The Audit Committee was appointed by President Ben Herink as follows:

Zone A: Jason Quintana, WA

Zone B: Lauren Webb, KS

Zone C: John Gehrke, IL- Chairperson

Zone D: Cheryl Brooks, AR

The Election Committee was appointed by President Ben Herink as follows:

Zone A: Ransom Satterlee, WA

Zone B: Mark Moser, NE- Chairperson

Zone C: Jeremy Hamilton, OH

Zone D: Newt Gilman

Ben Herink, President opened the floor for NACS Board candidate announcements and speeches by candidates. The members announcing their candidacy were

President Candidates: Brandon Waldron, VA

Vice President Candidates: Kaiti Steckman, NE

Secretary Candidates: Crystal Zwilling, IL

Treasurer Candidates: Kelly Woita, NE

Ben Herink then discussed with the membership that the president elect will appoint an Assistant to the Treasurer to help carry out the duties of the Treasurer and the New/Old Board meeting.

Then the web master, Amy Larson along with Jason Quintana, WA gave the membership updates on redesigning the website and asked members for feedback about the site and design ideas.

Ben Herink, President explained the Wunder fund and “feeding the pig” throughout the week of convention so that we can continue to offer the first-time attendee incentive. Bruce Wunder was in attendance and was able to share a few words with the membership regarding his career and history.

The meeting was recessed for committee meetings at 2:54 pm CST

GENERAL ASSEMBLY – JUNE 27, 2023

The NACS/NASE joint session opened at 8:07 am CST. After the Invocation given by Paul Guenther, NE, the members were led in the Pledge of Allegiance by Angie Biester from NASE.

After some comments about a raffle for NASE, Ben Herink, NACS President, introduced Brian Rueckl. Brian gave some comments about the Farm Business Plan and what capabilities that we. The wide range of capabilities does allow for multiple ways to utilize FBP. This has encouraged national office to do FLOR FBP training and training them a particular way and provide a best practices document to staff.

Alan Hoskins then did a sponsor presentation on behalf of the NRLA.

At the conclusion of the sponsor presentation, Ben introduced the Associate Administrator, Steve Peterson. Mr. Peterson gave a bit about his history and role within the agency. Thanked the associations for the invitation. He was then able to discuss the budget and FEVS.

Marcus Graham, the Deputy Administrator of Field Operations, was next to speak. He thanked the associations for the invitation and explained his position in the leadership team. Then he was able to share some of the updates. One of those being the group retention incentive that is being implemented for GS9 or below. Along with the Urban ag initiatives.

Ben recessed the general assembly at 9:27 am CST and then was able to reconvene at 9:56am CST.

The next presenter was Amy Webbink, Administrative Management Specialist, joining virtually. She began talking about the number of employees in the 1165 series. 50% of FLCs are eligible to retire, and decreasing percentages as you go down the grade levels however some states have very high retirement eligibility. Then covering attrition due to resignation and numbers used for retention incentive and recent pay initiatives. She was able to take questions from the members.

Ben Herink then introduced Deputy Administrator of Farm Loan Programs, Bill Cobb. Bill gave an overview of his history with the agency. Thanked the members for the invitation as well as the honorary membership he was awarded yesterday. He went on to cover the Inflation Reduction Act and an overview of payments that are being made. He also talked a bit about the sources of Ag Credit and FSAs role in both the direct and guaranteed programs, and where we are now and the upcoming budgets.

Dana Richey, the assistant Deputy Administrator of Farm Loan Programs, was the next presenter for the convention. She went on to cover her background with USDA, DAFLP Strategic Priorities, IT Modernization and Operational Review and Security Inspection Streamlining Process.

Ben Herink then introduced, John Berge Acting Deputy Administrator of Farm Programs. He began with a story about his own family's operation that failed during the 80's farm crisis. He went on to speak about his perspective of his role within FSA as well as FP and FLP.

Ben Herink recessed the meeting for lunch at 12:03 pm CST.

During the luncheon, Blood, Sweat & Tears winners and Past Presidents were recognized.

Ben Herink reconvened the convention at 1:07pm CST. He introduced Houston Bruck Assistant to the Deputy Administrator of Farm Loan Programs. Houston talked a bit about his history and about the

importance of the FSA programs on the local regional and global scales. He went on to talk about Application Fast Track and the Upcoming Regulatory Items.

At the conclusion of Houston's presentation, Ben Herink opened the floor to question from the members at the meeting.

A questions was presented about the grade increases for PT positions. Marcus and Steve were able to discuss how that effects the budget and the direction the national office is taking to get there.

The next question involved the telework policy and how the national office is looking at that policy moving forward. It looks like the current administration is trying to maintain as much flexibility as possible.

An IRA borrower specific question was referred to the IRA team at the national office.

The Spring Rule has been drafted and we hope to have it published soon. Additionally, it appears that it is a priority for the Secretary.

Looking at AFT and CQR and how that process will change.

Question on IRA and different payments including 26007 payments, and notifications to staff on those applications being processed at the national office.

Online payments and notifications to staff.

TOP and accelerations don't look like they will take place any time soon. Probably looking at the next calendar year.

Questions ended at 2:25pm CST to Allow a sponsor presentation from Farmer Mac. Next was an additional sponsor presentation from FEDS by Eric.

Maureen Mausbach then gave an updates on the convention.

Ben gave a couple announcements and the recessed the convention to the Zone meetings at 2:45pm CST.

NACS ANNUAL MEETING – JUNE 28, 2023

President Ben Herink reconvened the 50th Annual NACS-FSA meeting at 9:05 AM CST.

Dillard's Financial presented Benefit Training. Winners of drawings were announced: Wesley Riley, TX; Vicki Swift, KY, and IO.

The NACS assembly met for a Legislative Briefing provided by Dave Bonnett, Legislative Chair and Libby Foley, Managing Director of Federal Affairs of McAllister and Quinn. Libby presented a powerpoint. Betsy Senter was then able to share some words about her experience with NACS in the 1990's.

President Ben Herink recessed the 50th Annual NACS-FSA meeting at 9:35 AM CST.

President Ben Herink reconvened the 50th Annual NACS-FSA meeting at 10:52 AM CST.

After the Invocation, by Nicole Bonifas, NE, the members were led in the Pledge of Allegiance by Spencer Pleschourt, NE.

Roll call of delegates by State was completed by Jessica Weigand, Secretary and Kelli Woita, Treasurer. There were 48 delegates present and 5 alternates.

Board reports were presented by the President, Ben Herink, as referenced in the 2022-23 annual report the presidents report is on page 8.

Vice President, Brandon Waldron, presented his report as reference on page 9 of the annual report.

The Secretary's report was presented by Jessica Weigand, as referenced in the 2022-23 Annual Report. The General Convention Minutes are found on pages 41-56 of the Annual Report. It was moved by Kaiti Steckman, NE and seconded by Courtney Appiah, NM to dispense with the reading of the 2021-22 General Convention minutes and accept the minutes as presented in the 2022-23 Annual Report, which is available on the NACS-FSA website. **Motion Passed**

The Treasurer's report was presented by Kelli Woita, NE, as referenced on pages 11-18 of the 2022-23 Annual Report. It was moved by to accept as the report as presented in the 22-23 Annual Report by Nicole Bonifas, NE and seconded by Makala Muller, NE that the report be accepted as presented.

Motion Passed

Board reports were presented by Past President, LeAnn Gibbs; Zone A Rep. Amy Larson, MT; Zone B Rep., Kaiti Steckman, NE; Zone C Rep., Tiffany Grody, OH; and Zone D Rep. Jon Travis. Written reports referenced in pages 20-23 of the 2022-23 Annual Report.

The Audit Committee report was presented by John Gehrke, IL. After thanking the audit committee and treasurer. Reviewed the tax returns and balances, including some suggestions regarding additions to the State Presidents Guide to include further instructions on the position description. It was moved by Kristy Smith, SD and seconded by John Oosterman, CA to accept the report as presented. **Motion Passed**

Past Presidents were recognized, with 16 in attendance: Ben Herink, 2023; LeAnn Gibbs, NM, 2020/2021; Denise Lickteig, 2019; Theresa Windham, 2018; John Gehrke, IL, 2017; Lisa Liska, NE, 2016; Allen Hall, NE, 2014; Maureen Mausbach, NE, 2012/2013; Bill Mahanay, 2003/2004; Betsy Senter, 1998/2002; Scott Brown, 2000; Eric Guenther 1999/1995; Norbert Soltwedel, 1990 and James Cox, 1982.

All attendees were asked to stand for the convention attendance roll call with the convention locations being named from 2022 to 1973. The last two members standing James Cox who attended his first convention in Overland Park, KS in 1979. There was no Historian's report.

Ben Herink, President, recessed the 50th annual convention at 11:30am CST for lunch.

Ben Herink, President, reconvened the 50th annual convention at 12:50 pm CST

Ben Herink, President, called for committee reports, giving instructions to members on the amendment, adopt/non-adopt, debate process.

MEMBERSHIP COMMITTEE REPORT Juanita Ballman, KY, presented the Membership Committee Report as shown on page 36 of the Annual Report. Juanita thanked all the members and alternates from the committee. The membership committee has updated the welcome packet to new members and working on getting that all updated. Asked the membership to review the welcome packet on the website and send to one nonmember.

INFORMATION TECHNOLOGY COMMITTEE REPORT The Information Technology Committee Report was presented by Mikala Muller, NE, who thanked her committee and moved to accept the IT Committee Report as presented. Crystal Zwilling, Second.

Heather Cox, TX - moved to amend the report to add a resolution to the Information Technology committee Report. Irby McWilliams, TX. After discussion. **Motion Passed.**

Lisa Liska, NE- moved to amend the report by moving resolution 3 from adopt to non-adopt on the Information Technology Report. Spencer Pleschourt, NE seconded. After discussion. **Motion Passed.**

Nancy Herrell, SD- moved to amend the report by moving resolution 6 from adopt to non-adopt on the Information Technology Report. Kristi Smith, SD seconded. After discussion. **Motion Passed.**

Callie Erickson, IA moved to amend the report by changing the language on resolution 7 on the Information Technology Report. Lisa Liska, NE Seconded. Kristi Smith, SD suggested a friendly rewrite to change the amendment to include the optional descriptor, this was included. After discussion. **Motion Passed.**

Cheryl Brooks, AR- moved to amend the report by moving resolution 2 from adopt to non-adopt on the Information Technology Report. Tanya Washington, AR seconded. After discussion. **Motion Passed.**

Heather Cox, TX moved to amend the report by adding a resolution to Information Technology Report. Irby McWilliams, TX seconded . After discussion. **Motion Passed.**

Heather Cox, TX moved to amend the report by adding a resolution to Information Technology Report. Callie Erickson, IA seconded. After discussion. **Motion Passed.**

Jon Travis, TN moved to amend the report by adding a resolution to Information Technology Report. Cheryl Brooks, AR seconded. After discussion. **Motion Passed.**

Ben Herink, President, called for a vote to adopt the report as amended. **Motion Passed**

FARM LOAN SERVICING COMMITTEE REPORT -The Farm Loan Servicing Committee Report was presented by Irby McWilliams, TX, after thanking his committee, he moved to accept the Farm Loan Servicing Committee Report as presented. Tanya Washington, AR Seconded.

Newt Gilman, GA moved to amend the report by moving resolution 3 from adopt to non-adopt on the Farm Loan Servicing Report. Chana Thompson, AR seconded. After discussion. **Motion Passed.**

Ben Herink, President, called for a vote to adopt the report as amended. **Motion Passed**

MANAGEMENT/PERSONNEL COMMITTEE REPORT The Management/Personnel Committee Report was presented by Theresa Windham, GA, who thanked her committee and moved to accept the Management/Personnel Committee Report as presented. Ransom Satterly, WA 2nd.

Mickelle Munnings, TX moved to amend the report by adding a resolution to the management personnel committee report. Irby McWilliams, TX seconded. After discussion. **Motion Passed.**

Ben Herink, President, called for a vote to adopt the report as amended. **Motion Passed**

FARM LOAN MAKING COMMITTEE REPORT-The Farm Loan Making Committee Report was presented by Vicki Swift, KY, who moved to accept the Farm Loan Making Committee Report as presented after thanking her committee. Callie Erickson, IA seconded.

Paul Guenther, NE- moved to edit resolution 1 to the Farm Loan Making Report. Emily Vanis, NE seconded. After discussion. **Motion Passed.**

Division of the House was called. 37 delegates voted in favor. **Motion Passed**

Kim Knight, OH made the motion to amend resolution 1 Farm Loan Making Committee Report, Tiffany Grody seconded. After discussion. **Motion Passed.**

Division of the House was called. 28 in favor, 13 opposed. **Motion Passed.**

Ben Herink, President, called for a vote to adopt the report as amended. **Motion Passed**

LEGISLATIVE ISSUES COMMITTEE REPORT The Legislative Committee Report was presented by Dave Bonnett, SC who thanked all committee members and alternates. Dave Bonnett, SC moved that the report be accepted as presented. Jacob Pinkston, VA 2nd.

Newt Gilman, GA moved to amend the report by adding a resolution to Legislative Issues Committee Report. Jeremy Burner, VA seconded. After discussion. **Motion Passed.**

Ben Herink, President, called for a vote to adopt the report as amended. **Motion Passed**

OLD BUSINESS

No old business

NEW BUSINESS

- Website redesign- Ben Herink called for suggestions for changes to the website.
 - Decluttering
 - Easy Join navigating
 - Search functionality
 - Easy access to accomplishments
- Ben Herink, relinquished the chair to VP Brandon Waldron. He went on to make a motion to Amend the NACS bylaws Article 1. As follows;
 1. Annual dues shall be determined by the Board of Directors.
 - i. Dues ~~shall~~ may be paid annually or quarterly if paid by check or monthly or bi-weekly (pay period) if by allotment (withholding) directly to the NACS Treasurer. Annual dues are to be paid in advance, with the exception that Lifetime/Retired dues may be paid by check directly to the NACS Treasurer.
 - after discussion Two votes are required. The first is for all active members present and it requires a 75% 54 of 57 of all members present voted in the affirmative **Motion Passed.**
 - A subsequent vote of all delegates present was then taken. 45 of 47 votes were in the affirmative. **Motion Passed.**
- Zone Meetings- Zone meeting locales for the 2023-2024 year were announced, as follows:
 - Zone A & B: Location and Date TBD.
 - Zone meeting Zone C: Location TBD February 23-24, 2024
- 2023 Convention- Maureen Mausbach, Convention Committee, addressed the floor. Thanking her committee and the sponsors for the 50th convention. Potential 2023 Convention Sites are still being worked on. Looking at June 22-27th, 2024 date.
- .Maureen Mausbach gave updates on the convention

ELECTION OF OFFICERS

Makala Muller, NE, moved to dispense with any nominating and seconding speeches was seconded by Mark Moser, NE **Motion Passed**

Jason Isaac, KY nominated Brandon Waldron, VA to be NACS President, Jeremy Burner, NM, seconded the nomination. Jason Isaac, KY, moved to dispense with any nominating and seconding speeches and moved that nominations cease, and Ben Herink be elected by acclamation and Cheryl Brooks seconded. **Motion Passed**

Ben Herink, was elected President

Nancy Herrell, SD, nominated Kaiti Steckman, to be Vice President; Emily Vanis, NE, seconded the nomination. Jason Isaac, KY, moved that nominations cease, and Kaiti Steckman, NE be elected by acclamation; Jacob Pinkston seconded. **Motion Passed**

Kaiti Steckman, was elected Vice President

John Gehrke, IL, nominated Crystal Zwilling, to be Secretary; Cheryl Brooks, seconded the nomination. Jason Isaac, KY, moved that nominations cease and Crystal Zwilling, be elected by acclamation; Jeremy Bruner seconded. **Motion Passed**

Crystal Zwilling, was elected Secretary.

Emily Vanis nominated Kelli Woita, NE, to be Treasurer; Megan Turek seconded the nomination. Jason Isaac, KY moved that nominations cease and Kelli Woita, NE, be elected by acclamation; Jeremy Bruner seconded. **Motion Passed**

Kelli Woita, NE, was elected Treasurer

Zone A Representative- Mercedes J. announced to the convention that Jason Quintana is the Zone A Representative and the Alternate is Mercedes J.

Zone B Representative- Kaiti Steckman announced to the convention that Callie Erickson, IA is the Zone B Representative and the Alternate is Kristy Smith, SD.

Zone C Representative- John Gehrke announced to the convention that Tiffany Grody, OH is the Zone C Representative and the Alternate is Vickie Swift, KY.

Zone D Representative- Cheryl Brooks announced to the convention that Jon Travis, TN is the Zone D Representative and the Alternate is Cheryl Brooks.

Jason Isaac made a motion to adjourn the meeting at 4:05pm, Jacob Pinkston seconded. **Motion passed.**

AUDIT COMMITTEE REPORT

June 25, 2023

The Audit Committee met with the NACS FSA National Treasurer, Kelli Woita, on June 25, 2023, at the Hilton Omaha in Omaha, Nebraska. The committee reviewed account balances as of May 31, 2022, May 31, 2023, and June 25, 2023.

Wells Fargo Account	Balance May 31, 2022	Balance May 31, 2023	Current Balance
Main Checking	\$61,498.48	\$67,815.52	\$62,796.56
Fairness Fund	\$3,965.35	\$3,968.69	\$3,968.69
Savings	\$80,743.84	\$80,812.02	\$80,812.02
Wunder Fund	\$8158.61	\$10,348.83	\$10,348.83
Total	\$154,366.28	\$163,408.25	\$157,926.10

Observations:

The Audit Committee reviewed account information being maintained by the treasurer. The treasurer was appointed mid-term and has done a commendable job. The Committee reviewed a sampling of the financial records. Entries and transactions appear to be in order.

Income tax returns are up to date and the previous year's taxes were filed timely.

An appointed assistant treasurer position was developed by the Board to assist with record keeping and to ease future transitions.

The treasurer does receive, upon request, a spreadsheet from NFC for dues withholding each quarter. This allows for tracking of the bi-weekly dues paying members, but it is a very cumbersome process.

Findings:

- A treasurer's report was not submitted for January due to the transition.

Recommendations:

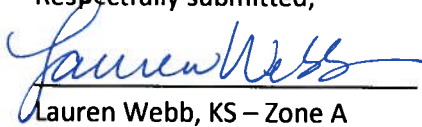
- Update the operating manual to include the Vice President as an authorized user on the association's accounts.
- Develop a "how to guide" to the Treasurer's position for inclusion in the operating manual.
- Recommend separating travel vouchers from other expenses in maintaining hard copies of expenses. This allows ease of review yet maintains records in chronological order.
- Recommend board direction to hire / appoint someone to assist with filing annual tax returns.
- Continue to encourage all members to pay through dues withholding.

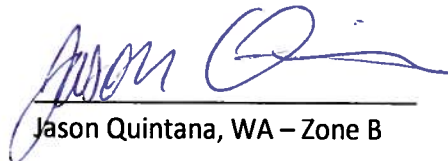
Previous Years Recommendations and Progress:

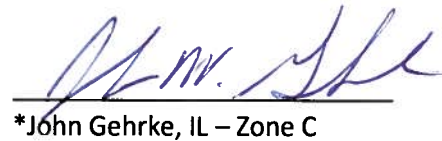
- The Treasurer is providing a written report to the board at each meeting which is being included in the annual report.
- The operating manual updates for the Standard Operating Procedures related to the duties of the Treasurer are still in development.
- Tax returns are up to date.
- The Vice-President has not been added as an authorized user to the bank accounts.

Special recognition is given to our current treasurer for her willingness to take the position and bring the Sate reimbursements up to date. Assistance and guidance will be needed for filing the current year taxes due in October.

Respectfully submitted,


Lauren Webb, KS – Zone A


Jason Quintana, WA – Zone B


*John Gehrke, IL – Zone C

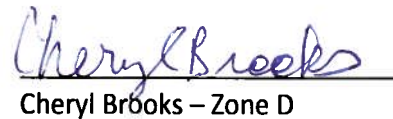

Cheryl Brooks – Zone D

Exhibit 1-G National Credentials Report



Building Rural America
National Association of Credit Specialists
of the
USDA – Farm Service Agency

NATIONAL CREDENTIALS REPORT 2023 ANNUAL CONVENTION

Omaha, NE
LOCATION, USA

DATES

6/26 - 6/29

Zone A	# Delegates	# Alternates
California / Arizona / Nevada / HI	1	0
Colorado	1	0
Hawaii		
Idaho	0	0
Montana / Wyoming	2	0
New Mexico	4	0
Utah	0	0
Washington	2	0
Zone A Total	10	0

Zone B	# Delegates	# Alternates
Iowa	1	0
Kansas	2	0
Minnesota	0	0
Missouri	0	0
Nebraska	5	5
North Dakota	0	0
Oklahoma	0	0
South Dakota	4	0
Texas	6	0
Zone B Total	18	5

Organization

Exhibit 1-G National Credentials Report

Page 2 of 2

Zone C	# Delegates	# Alternates
Illinois	2	0
Indiana	0	0
Kentucky	5	0
Maine	0	0
Mass. / Conn / R.I.	0	0
Michigan	0	0
New York	0	0
Ohio	3	0
Pennsylvania	0	0
Virginia /MD/DE	3	0
West Virginia	0	0
Wisconsin	0	0
Zone C Total	13	0

Zone D	# Delegates	# Alternates
Alabama	0	0
Arkansas	3	0
Florida	0	0
Georgia	2	0
Louisiana	0	0
Mississippi	0	0
North Carolina	1	0
Puerto Rico	0	0
Tennessee	1	0
South Carolina	0	0
Zone D Total	7	0

Convention Total	48	5
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Respectfully Submitted,


Name, Treasurer


Name, Secretary



Building Rural America
National Association of Credit Specialists
of the
USDA – Farm Service Agency
LOAN MAKING COMMITTEE

THE LOAN MAKING COMMITTEE MET AT THE HILTON OMAHA IN OMAHA, NE, ON JUNE 26-28, 2023, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

7 CFR 764.151(b) and 3-FLP Subparagraph 131 C allow FO funds to be used for the purchase and improvement of farm dwellings. In the language supplementing the CFR, it states the following: FO funds can be used to purchase, improve, or build any type of structure, including a dwelling that either adequately meets family needs and is modest in size, cost, and design, provided the structure is related to the farming enterprise.

There is no guidance for determining if the dwelling or improvement is modest in size, cost, and design. This leads to a great deal of subjectivity that can lead to inconsistency in determinations.

PROPOSED SOLUTION:

Provide clarification for the definition of a “modest” dwelling. Require a state supplement to provide guidance on a modest sized dwelling for each respective state.

Resolution 2

CONCERN:

Most banks generally lend up to 80% of the value. FSA is taking 150% security on direct farm ownership loans. This security requirement restricts the borrower in future financing needs.

PROPOSED SOLUTION:

Require additional security up to 120% instead of 150% security.

Resolution 3

CONCERN:

Does the FSA 570 Waiver of Eligibility for Emergency Assistance really serve a purpose for crop insurance?

PROPOSED SOLUTION:

Provide clarification of when the FSA-570 should be completed in FSA loan making.

Resolution 4**CONCERN:**

When a borrower has an outstanding FO loan at \$600K and applies for a small annual or term loan, the loan must go to the STO or DD for review and approval. This causes delays in approval with limited staffing or vacancies in these positions. It also causes issues with CQR when these small loans have been approved by the FLC, FLS or DD.

PROPOSED SOLUTION:

Arrange the loan approval chart to address each type of loan and limits for each grade. For example: Grade 11, 12, 13 loan approval loan limitation to remain at \$500,000 for an FO with an additional \$50,000 loan authority approval authority for an OL.

Resolution 5**CONCERN:**

On the new FSA 2001, Request for Direct Loan Assistance, for the primary applicant in Part A-Primary Applicant/Farm Operator, it does not have a place to collect information for occupation/employment, like it does in Part D-Other Member Information.

PROPOSED SOLUTION:

Add occupation/employment line for primary applicant.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:**Resolution 6****CONCERN:**

In cases of non-applicants pledging security (IE: spouses in marital property states, 3rd party pledges), CCC-10 is required to be signed by the non-applicant authorizing FLP to file a financing statement. This is a redundant action considering the individual would also sign FSA-2028 which already states: "Secured party is authorized to file financing statements describing the collateral, to file amendments to the financing statements, and to file continuation statements." If nothing else the CCC-10 is confusing and generic.

PROPOSED SOLUTION:

Incorporate necessary language, if necessary, into FSA-2028 to cover non applicant's interest in loan collateral.

EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:

The CCC-10 is required by the non-applicant granting authority to file a financing statement, which can be completed before the signature are obtained the FSA-2028.

Resolution 7

CONCERN:

Having the complete and incomplete letters automated from DLS is great. It saves time by removing the extra steps in creating these letters on our own. However, the bots send the FSA-2307 "Notice of Complete Application" in the form of a Microsoft Word Document.

PROPOSED SOLUTION:

I propose having National Office update the final format to PDF, so we can easily sign by using digital signatures.

EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:

We feel it is better to leave it as a word document, which is easier to complete in this format rather than in a PDF.

EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:

Until ADPS is updated or obsolete, we realize processing will not be completed in a more timely manner.

Resolution 8- Non-Adopt, move to legislative committee

CONCERN:

1-FSFL Par 60A establishes an FSFL loan limit of \$500,000. A borrower may have multiple FSFLs, however each loan cannot exceed \$500,000. The arbitrary \$500,000 loan limit results in significant additional workload. For example, with large facility improvement projects (i.e. grain bins with legs, conveyers, dryers) and increased cost of materials, labor and construction, many FSFL requests are multi-million dollar projects. Because each FSFL must be for an individual, eligible component, approval officials cannot simply take the eligible costs and divide over multiple loans; the bids for the project must be dissected into separate identifiable project components. The amount of time this consumes to establish loan amounts under the \$500,000 maximum, in addition to having to multiple loan numbers, each with its own file, CCC-186, etc, is a burden on staff and borrowers who have to monitor multiple loans.

PROPOSED SOLUTION:

Remove \$500,000 FSFL loan limit. There is no limit on the number, or aggregate dollar amounts, of FSFLs a producer can obtain as long as they continue to meet eligibility, so the loan limit is not needed and is costly in terms of work hours.

Respectfully submitted by the 2022-2023 Loan Making Committee:

Rebecca Padilla, NM, Zone A

Callie Erickson, IA, Zone B

Vicki Swift, KY, Zone C – Chair

Chana Thompson, AR, Zone D



Building Rural America
National Association of Credit Specialists
of the
USDA – Farm Service Agency
LOAN SERVICING COMMITTEE

THE LOAN SERVICING COMMITTEE MET AT THE HILTON OMAHA IN OMAHA, NE, ON JUNE 26-28, 2023, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

Per 4-FLP, Subparagraph 267 D, if a deceased borrower farm loan accounts cannot be paid in full, voluntarily liquidated, resolved through continuation with existing obligors, or transferred to a third party, the authorized agency official will comply with subparagraph 100 B before proceeding according to 5-FLP, paragraph 66.

This guidance leads us to sending 4-FLP, Exhibit 28.5 to the deceased, informing them that they are in potential nonmonetary default because they are no longer farming, and estates cannot be FSA program or NP borrowers. The issue is that the language in the exhibit is awkward and often confusing to whoever receives the notification. The language in the notification uses you multiple times and makes it appear as though we are clueless of the deceased passing and requests scheduling an appointment with them to discuss the default.

PROPOSED SOLUTION:

Develop a Notification of Potential Non-Monetary Default specifically for deceased borrowers. The language in the notification should make it clear we are aware of the deceased's passing, explain why the loans cannot continue with the estate, and maybe even include a short summary of options available to cure the potential default (i.e., payment of debt, voluntary liquidation, transfer and assumption).

Resolution 2

CONCERN:

Form FSA 2254, Guaranteed Loan Report of Loss is difficult for lenders to complete accurately. Information is often entered in the wrong areas and or calculated incorrectly. This creates a time burden for FSA in reviewing the information and the constant back and forth over necessary corrections is frustrating for both parties.

PROPOSED SOLUTION:

A better lender checklist Form FSA 2295, Guaranteed Estimated Loss Review Checklist SEL and CLP Lenders and Form FSA 2296, Guaranteed Loan Final Loss Checklist that encompasses all information that should be on the form - line by line and explanations of what should not be on the form. Information is in too many places and it is confusing. Prorating profits and expenses among multiple GL and non-GL loans should also be included.

Resolution 3

CONCERN:

Subordination requests take hours to complete due to gathering and analysing all the information required similar to a direct loan application. Streamlined and now Fast Track options are available to direct loan applicants who meet certain criteria which saves time and gets results to the applicant sooner.

PROPOSED SOLUTION:

Eliminate the process of gathering and analysing all the information required similar to a direct loan application. Develop a similar application process for routine subordinations similar to the Streamlined and Fast Track routes for direct loans.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 4

CONCERN:

The DOJ assesses a 3% fee on all funds collected via civil litigation. This includes proceeds from FSA's foreclosure sales. Our regional OGC has issued an opinion stating that this 3% fee is not allowable as a recoverable cost under paragraph 13 of the FSA-2026 Promissory Note. As a result, when a foreclosure sale occurs, the net proceeds received by the agency are directly reduced by the amount of the 3% fee, meaning that the customer's loss to the government is increased by the same amount. This additional loss cannot be supported under the law, per our OGC. The agency needs to provide a path to avoid this inflation of our customer's loss amount. The additional 3% is an unnecessary and unsupportable increase to our customers' future liability if they ever wish to repay and cure the loss and re-apply for financing in the future.

PROPOSED SOLUTION:

A "Note" at Par 551D of 5-FLP already provides a mode for non-recoverable repayment of the 3% DOJ fee via a non-cash credit, but this tool is restricted to be used only for customers whose accounts will be paid in full with proceeds from the foreclosure sale. This guidance needs to be expanded to also allow the provision to be used when advised by the regional OGC that the fee cannot be charged in such a way that increases the customer's loss to the government. Suggested revised wording for the Note is "If the account is to be paid in full, or as advised by

the regional OGC, request DAFLP concurrence to process the 3 percent DOJ fee as a non-cash credit."

Resolution 5

CONCERN:

Working up a full loan request for participation FO's or FO's that have additional security pledged for a subordination for an interest rate change only. This deters borrowers from trying to refinance to get a lower interest rate which would help their cash flow and get them closer to being able to graduate.

PROPOSED SOLUTION:

If the request is just for the borrower to get a lower interest rate and there have been no significant changes to the operation, the FLO/FLM/DD (whoever has approval authority for the total principal debt) should be able to approve a subordination without working up a whole new loan request basically.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

Very similar to now resolution #4.

Respectfully submitted by the 2022-2023 Loan Servicing Committee:

Courtney Owusu-Appiah, NM, Zone A

Irby McWilliams, TX, Zone B - Chair

Nathan Denney, KY, Zone C

Tonya Washington, AR, Zone D



Building Rural America
National Association of Credit Specialists
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USDA – Farm Service Agency
INFORMATION TECHNOLOGY COMMITTEE

THE INFORMATION TECHNOLOGY COMMITTEE MET AT THE HILTON OMAHA IN OMAHA, NE, ON JUNE 26-28, 2023, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1
CONCERN:

DLS does not show principal and interest breakdown for past FSFL payments, which borrowers often request for tax planning purposes.

PROPOSED SOLUTION:

Provide principal and interest breakdown on History tab for FSFL Loan Inquiry screen.

Resolution 2

CONCERN:

Receipt for service is a mandatory requirement for employees to complete when an application is received. Other agency programs, such as CARS, autogenerate a receipt for service by marking a box. FLP must access the receipt for service program to manually generate this receipt and is one extra step that could be streamlined.

PROPOSED SOLUTION:

Enable a receipt for service to be autogenerated when an application is entered into DLS. The DLS loan checklist can be used to complete the items provided to FSA at the time of application.

Resolution 3

CONCERN:

The guaranteed forms, such as FSA-2235 Loan Guarantee and FSA-2232 Conditional Commitment, generated out of GLS does not list all co-borrowers associated with the loan. The autogenerated form does not allow modification to manually enter the needed names. This forces the field staff to use a blank form to be completed manually to list all applicants on these documents. Some lenders require everyone who signed the promissory note to be listed on these documents, particularly when loans are sold on the secondary market.

PROPOSED SOLUTION:

Enable the forms to either be able to be modified to add the necessary names or have the form programmed to pick up all applicant's names for automatic completion.

Resolution 4**CONCERN:**

At this time, there is not a great way to track the use of loan funds when advanced in DLS.

PROPOSED SOLUTION

Add an optional comment box to DLS check request screen to be able to document what loan funds are advanced for. Make it so the comment will show on the check request print screen.

Resolution 5**CONCERN:**

Direct loan payments are loaded into NRRS and it takes 3 to 4 days before the producers account shows the correct loan balance. It is a problem when producers come back to apply more money on the direct loans within the 3 to 4 days and DLS/NITC does not show the new balance.

PROPOSED SOLUTION:

Process direct loan depositing checks more like FSFL and MAL, once the check/money is put in the system the new balance is shown.

Resolution 6**CONCERN:**

If producers do not receive their FLP 1098 for interest and principal for the prior calendar year, there is no where for staff to pull a copy for them.

PROPOSED SOLUTION:

Add the FLP version of the 1098 in financial inquiries where the FLP 1099 is.

Resolution 7**CONCERN:**

It requires multiple selections in FBP to lock each portion of each credit action to include environmental, farm assessment, and credit presentation.

PROPOSED SOLUTION:

Make locking credit actions similar to balance sheets and income and expense where it is only one selection.

Resolution 8

CONCERN:

The FSA-2304, FSA-2305, and FSA-2313 form letters generated in DLS only import the primary applicant's name into them. The co-applicant's name also needs to be automatically imported into these letters.

PROPOSED SOLUTION:

Update the BOT for forms FSA-2304, FSA-2305, and FSA-2313 to capture the co-applicant's name.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 9

CONCERN:

Balance sheet and cash flow schedules are not fully shown on credit presentation. You have to print or save financials from Reports or continuously change screens.

PROPOSED SOLUTION:

Hyperlink each balance sheet and cash flow on credit presentation to pop-out the schedule in a different window.

Resolution 10

CONCERN:

The printed cash flow from Reports has a layout that focuses on Net Income. The cash flow summary on FBP has a better format to show MADS and Ending Cash. A feasible plan is determined by MADS and Ending Cash, but producers don't see this on their printed financials.

PROPOSED SOLUTION:

Keep the same format for the printed cash flow that is used for the cash flow summary on Farm Business Plan.

Resolution 11

CONCERN:

With current staffing levels, automation of preparing and sending the 30-day payment reminders takes away valuable time and focus from additional requirements.

PROPOSED SOLUTION:

30-day payment reminders should self-generate and automatically send to borrowers' emails that are already on file.

Resolution 12**CONCERN:**

FSFL borrowers do not have the ability to make payments via phone whether with debit card or ADH debit.

PROPOSED SOLUTION:

Provide functionality to accept FSFL payments over the phone similar to FLP direct loans utilizing pay.gov.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

The modernization of the different FLP systems should provide a solution.

Resolution 13**CONCERN:**

When the incomplete letters (FSA-2304, 2305) are generated in DLS, there are two specific issues that negate the efficiency that was intended with this function.

1. When a related entity is linked to the request, the letters are generated without the co-applicant listed. Due to the formatting of the letter, I often find myself having difficulty adding the name without "unprotecting the sheet." The co-borrower should be listed as they would be on an FSA-2313 Notification of Loan Approval and Borrower Responsibilities.
2. Regardless of the day entered into the box, the letter is generated the day the agency official physically did it. Since the dates in the body of the letter are based upon the date of the letter, any variance other than "the day of" will alter the subsequent dates. While this is probably fine in a perfect work environment where everything is done promptly without hesitation, it is not efficient to have to revise information that was supposed to save you time.

PROPOSED SOLUTION:

1. Update the function/script/command for 2304 and 2305 generation to capture related entity name.
2. Change the function/script/command for 2304, 2305 generation to utilize the inputted date in the respective field, NOT the date of the physical action.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

The upcoming FLP system changes should provide a solution.

Resolution 14

CONCERN:

FLP and FSFL borrowers are displayed on the DLS dashboard. It would be helpful to be able to identify which borrowers had FSFL loans when reviewing the DLS dashboard.

PROPOSED SOLUTION

Add a workflow in DLS that will automatically populate at time of a FSFL loan closing indicating that the customer has a FSFL loan.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

FSFL borrowers are separately identified from FLP borrowers by only having lightbulbs on the dashboard.

Respectfully submitted by the 2022-2023 Information Technology Committee:

Mercedes Jauregui, WY, Zone A

Makala Muller, NE, Zone B - Chair

Crystal Zwilling, IL, Zone C

Cheryl Brooks, AR, Zone D



Building Rural America
National Association of Credit Specialists
of the
USDA – Farm Service Agency
MANAGEMENT / PERSONNEL COMMITTEE

THE MANAGEMENT / PERSONNEL COMMITTEE MET AT THE HILTON OMAHA IN OMAHA, NE, ON JUNE 26-28, 2023, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

In offices with no Farm Loan Program Technicians the Farm Loan Officers, Farm Loan Managers, and Farm Loan Officer Trainees are doing their work plus the normal work an FLP PT. Many of the new FLO's and FLOT's don't know the PT basics as they have never been PT's or have never been provided PT training. There are many administrative and clerical areas that PT's cover that FLO's are never taught.

PROPOSED SOLUTION:

Ensure that all FLOTS have a training in completing tasks generally preformed by PT. Ensure existing FLO's, and FLM's are provided the training to ensure they understand how to preform all the normal duties of a PT.

Resolution 2

CONCERN:

With the rising number of retirements and resignations among Managers, the employees taking their place are not well-equipped for the positions they are taking. Between application processing and personnel management, there is no time to complete AgLearn "on your own," and although there is outside support from your DD's and other FLM's, not having a set curriculum or standard set of daily, monthly or quarterly management expectations is detrimental to the new Managers and their employees.

PROPOSED SOLUTION:

Training program for new Farm Loan Managers that includes materials for first time Managers; training new employees (FLOT's, FLO's, PT's, FLA's); time and priority management, etc.; and roles and responsibilities outside of what is listed in USAJobs.

Resolution 3

CONCERN:

Our agency strives to be diverse; however, when a customer calls or comes to the counter and English is not their native language or it is extremely limited, it is almost impossible to help them without having a few key sentences that we as federal employees can establish to help. I do understand that we have an interpretation service, but it is frustrating trying to point to a poster or have a limited conversation over the phone without a few key sentences. Demographically our office deals with a number of Asian and Hispanic applicants and most often my coworkers cannot connect the bridge to start the interpretation process.

PROPOSED SOLUTION:

Give Farm Service Agency access to Rosetta Stone.

Resolution 4

CONCERN:

Farm Service Agency is unable to recruit and retain qualified employees due to inadequate pay to compete with the private sector. New college graduates are offered a higher salary at banks or farm credits and are uninterested in working for the government. Local service jobs offer a higher salary for entry level non-technical jobs than FSA does for technical/skilled jobs.

PROPOSED SOLUTION:

Re-evaluate the pay scale for all Farm Service Agency employees (GS & CO) to bring the pay in line with private sector jobs and allow for recruitment and retention of qualified individuals.

Resolution 5

CONCERN:

The program technician position requires 1-year of graduate level education for both GS-6 and GS-7 pay. Based on other positions in 1101 series with other agencies and departments, the GS-7 pay includes 1-year of graduate level education or a 4-year bachelor's degree with Superior Academic Achievement.

PROPOSED SOLUTION:

Ask FPAC to look at verbiage that would allow for GS-7 PT position vacancy to include the option for a bachelor's degree with Superior Academic Achievement. Also ask FPAC to look at GS-6 educational requirement within OPM's guidelines for the 1101 series.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 6

CONCERN:

In the wake of so many current and soon to be retired FLP employees, FLP is/will be in the need for Mentorship/Trainers. As of now, information on rehired employee's is very minimal and or not widely available.

PROPOSED SOLUTION:

Offer part-time employment to recently retired FLP staff. Retired FLM's could offer mentorship to newly selected FLM's and/or off training to newly selected FLOT's. FLP PT's/LA's could offer training to newly selected PT's/LA's.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

A mechanism already exists in the Federal Government to address this concern. The re-employed annuitant avenue was expanded to allow Federal agencies more flexibility in requesting to utilize this option. More information regarding the availability of this process can be found at OPM.gov (dual compensation waiver)

In addition, there is the possibility that the position could be Double Encumbered to allow a training transition period between the retiring employee and the new employee.

Resolution 7

CONCERN:

Our DD rarely meets with FLP; however, FP is continuously having TEAMS meeting discussing any new updates and/or questions that arise. FLP, however; will pose a question to the DD and we are usually told to READ and/or they will follow up. Unfortunately, our questions fall of deaf ears 90% of the time. We are then further frustrated when told we need to submit any S/O correspondence thru our DD. Again, our question goes nowhere.

PROPOSED SOLUTION:

Hire a District Director that can cover multiple districts but addresses FLP questions and concerns. This will allow for consistency throughout our states. The solution will also allow for much needed discussions when updates/amendments are made that may need clarity.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

This concern could be better addressed by the states reviewing how they have structured the support provided to the field and how best to utilize position management and improve lines of communication in these regards.

Resolution 8

CONCERN:

The education requirements for a PT GS-6 and GS-7 are higher than those of a Loan Assistant/Loan Specialist (FLOT). It is not required to have a one year of graduate education or masters or higher-level graduate degree for the FLOT position for a GS-7.

Why are the education requirements for a PT GS-6 and GS-7 higher than those of a Loan Assistant/Loan Specialist (FLOT) GS 7?

To qualify for a GS-6 or GS-7 for a PT the applicants needs to have one year of graduate education or masters or higher level graduate degree from an accredited college or university with a major in finance, business administration, economics, accounting, engineering, mathematics, banking and credit, law, statistics, or other fields related to the position, such as agriculture, agricultural economics, farm, livestock or ranch management, or rural sociology.

To qualify for a GS-7 for a FLOT position the applicant needs to have Superior Academic Achievement: A bachelor's degree in finance, business administration, economics, accounting, engineering, mathematics, banking and credit, law, statistics, or another field related to the position, such as agriculture, agricultural economics, farm, livestock or ranch management, or rural sociology from an accredited college or university with either: 1) a grade point average (GPA) of 3.0 based on a 4.0 scale; 2) a 3.5 GPA based on a 4.0 scale for required courses completed in a major field of study during the last two years of undergraduate study; 3) class standing of upper third of the graduating class in the college, university, or major subdivision of the college; 4) membership in a National Scholastic Honour Society certified by the Association of College Honour Societies, excluding freshman honour societies.

It is not required to have a one year of graduate education or masters or higher-level graduate degree for the FLOT position at a GS-7.

The PT position is asking for a higher level of education for same to lesser pay of the FLOT position.

PROPOSED SOLUTION:

Have national office review the education requirements for PT positions.

Lower the education requirements for GS-6 and GS-7 PT positions.

EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:

The position classification for a FLP-Program Technician falls into the 1101 General Business and Industry series and is grouped into the Clerical and Administrative Support Position. The FLOT position falls into the 1165 Loan Specialist series. OPM regulations in these regards provide the standards by which the entry grade for this position is determined. The FLOT position has a higher-grade potential and therefore different standards for the entry level and each progression as compared to the PT.

Respectfully submitted by the 2022-2023 Management / Personnel Committee:

John Oosterman, CA, Zone A

Heather Cox, TX, Zone B

Dustin Mattingly, KY, Zone C

Theresa Windham, GA, Zone D - Chair



Building Rural America
National Association of Credit Specialists
of the
USDA – Farm Service Agency
LEGISLATIVE ISSUES COMMITTEE

THE LEGISLATIVE ISSUES COMMITTEE MET AT THE HILTON OMAHA IN OMAHA, NE, ON JUNE 26-28, 2023, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

Currently Congress mandates that the Agency pay 50% of the cost of the Professional Liability Insurance for supervisors.

PROPOSED SOLUTION:

Lobby Congress to extend the mandate to include all FSA loan approval officials.

Respectfully submitted by the 2022-2023 Legislative Issues Committee:

Casey Toyne, MT - Zone A

Nancy Harrell, SD -Zone B

Wesley Riley, TX – Zone B

Jacob Pinkston, VA - Zone C

Dave Bonnett, NC – Zone D, Chair

Newt Gilman, GA – Zone D, Co-Chair

NEW/OLD BOARD MEETING MINUTES

THURSDAY, JUNE 29, 2023
HILTON OMAHA, ROME ROOM at 8:00 A.M. CDT

CALL TO ORDER – Brandon Waldron called the meeting to order at 8:09am CDT.

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A Rep; Amy Larson, Past Zone A Rep; Callie Erickson, Zone B Rep; Tiffany Grody, Zone C Rep; Jon Travis, Zone D Rep.

OLD BUSINESS

REPORTS FROM OLD BOARD:

PRESIDENT

2023 CONVENTION ISSUES:

1. Membership and Board enjoyed having the retirees attend convention. It was recommended that the retirees return for the 60th annual convention.
2. The advantages and disadvantages of giving people the option to attend convention, either in person or virtually, were discussed.
3. It was recommended to have more days with a lunch option during convention instead of having lunch on only one day. Most hotels do not allow food to be brought into a meeting room from an outside source. By having lunch available more days, it would cause an increase to the registration fees. The charges for the sound system during convention were also discussed.

FY2023 GOALS - FINAL REPORT

LEGISLATIVE GOAL

1. **Include Andy on board calls quarterly to improve communication with the Board.** Andy was able to attend 2 board calls as well as give updates at the Zone meetings. Dave Bonnett also attended the Spring Board meeting. Goal met.

MEMBERSHIP

2. **500 members.** The current count is approximately 490. It is unclear how many members pay by check so an exact number is difficult to calculate. Goal met.

CONVENTION ATTENDANCE

3. **80 - member attendance.** Held 2023 Convention in Omaha, NE with approximately 66 members in attendance with approximately 16 retirees. Goal partially met due to retirees.

We have had two national trainings recently and the trainings required people to travel a lot in the month of May. This back-to-back travel could have hurt attendance at the convention.

ZONE MEETING ATTENDANCE

4. **At least one member from each Chapter attends their Zone Meeting-** Goal not met for Zone A/B nor Zone C/D.
5. **50 – member attendance at each combined Zone Meeting-** Zone A/B had about 30 attendees and Zone C/D had approximately 40 attendees. Goal not met.

COMMUNICATIONS

- 6. Monthly conference calls conducted by the NACS Board (Zone Rep Alternate to attend, if Zone Rep cannot.) Conference calls to take place the second Thursday of each month at 11 am central time starting on August 11th - Goal met**
- 7. Semi-annual conference calls conducted with the State Presidents to be arranged by Zone Representatives with President in attendance. (Early December/January and Late March/Early April)- Goal not met. However, Ben was able to virtually attend State Chapter meetings.**
- 8. Conduct one conference call with each Committee after National Office responses are received and one prior to National Convention, as appropriate. Goal met.**
- 9. Two Newsletters prepared by the Secretary and emailed to the membership per year (One after National Convention and One after NACS Board Meeting with National Office Leadership). Did not have a traditional Spring Board meeting so the second newsletter was not sent. Goal not met.**
- 10. 12 President Updates per year-Goal not met.**
- 11. One Zone Newsletter prepared by the Zone Representative, in consultation with Secretary, and emailed to the Zone members after each Zone Meeting-Goal met.**
- 12. One Zone Newsletter prepared by the Zone Representative and emailed to the Zone members per year (Fall 2022)-Goal met.**
- 13. Twelve posts on social media websites (Facebook) per year. Goal met.**

RELATIONS WITH OTHER EMPLOYEE ORGANIZATIONS

- 14. Quarterly calls with NACS, NASE, NADD, NASCOE and Chief's Association. NACS continue to work with DAFO to coordinate quarterly calls. Had multiple calls, with DAFO, NASE, NADD and the Chiefs. Ben was able to attend the NASCOE convention. Also had one call with all associations and DAFO. Goal met.**
- 15. Invite NASCOE President to 2023 NACS Convention and NACS President will attend NASCOE convention, if invited. Ben did invite the Presidents of NASE, NASCOE, NADD and the Chiefs association. Goal met.**

VICE PRESIDENT

SUGGESTIONS FOR 2023/2024 COMMITTEE RESOLUTIONS PROCESS –

- There are concerns with lack of communication with employee liaison. It would be helpful to have a consultation meeting.
- It was difficult to review resolutions in one hour.
- Establish a deadline for the submission of resolutions to allow time to format and send them out prior to convention.
- Would like to see more participation during the resolution process.

SECRETARY

ANNUAL REPORT – Recommend having half of the annual report completed once the resolutions are returned from National Office.

TREASURER

CONVENTION BILLS TO BE PAID-Kelli will mail a check to members for any voucher submitted yesterday.

PAST PRESIDENT

STATUS OF JOB DESCRIPTIONS/DUTIES-are up to date. Ben explained the duties & responsibilities section to the new board members.

ZONE REPRESENTATIVES

- Past Zone Reps will share their contact list with the new Zone Reps.
- More communication with State Presidents and increase participation from states.

NEW BUSINESS

DUES – Voted on at Spring Board Meeting

Regular \$156 Associate \$52 Lifetime \$100 First-Time Member \$N/A

- States can offer to pay dues for the first-time members by completing the 444 form - Dues Withholding
- Due to the NACS bylaws change, dues shall be paid by allotment (withholding) directly to the national treasurer. If States have a current member who paid by personal check, the member will need to complete form 444.

LEGISLATIVE PRIORITIES – Top three priorities (Brandon will get w/ Dave)

1. Farm Bill 2024
2. Recruitment & Retention
3. Term Limit Appropriations

DIRECTORY UPDATE – New board member's contact information was collected.

CONFIDENTIALITY OF BOARD MEMBER CORRESPONDENCE REMINDER

JOB DUTIES FOR NEW BOARD MEMBERS:

PRESIDENT

LETTERS TO SED's FOR NEWLY ELECTED BOARD MEMBERS

VICE PRESIDENT

COMMITTEES

LETTERS TO SED's FOR NEW COMMITTEE MEMBERS & ALTERNATES
FEDERAL REGISTER MONITORING

SECRETARY

NEWSLETTERS
MAINTAIN MINUTES
UPDATE/MAINTAIN STATE PRESIDENTS GUIDE
ANNUAL REPORT

TREASURER

MONTHLY ACCOUNT BALANCE UPDATES
MONTHLY BUDGET UPDATES

FILE TAX RETURNS BY CERTIFIED MAIL

-Kelli and Brandon will research and recommend a CPA to the Board

PAST PRESIDENT

LETTER TO SED FOR NEWLY ELECTED PRESIDENT

OPERATING MANUAL

COMMITTEE ASSIGNMENTS

Brandon and Kaiti will review Committee Surveys and appoint members and alternates.

NACS ZONE MEETINGS - DATES AND PLACES

ZONE A and ZONE B - To Be Determined

ZONE C and ZONE D - Feb 23-24th Northern KY- Newport/Covington

FY2024 GOALS

MEMBERSHIP

1. 510 members

CONVENTION ATTENDANCE

2. 75-member attendance

ZONE MEETING ATTENDANCE

3. At least one member from each Chapter attends their Zone Meeting

COMMUNICATIONS

4. Monthly conference calls conducted by the NACS Board (Zone Rep Alternate to attend, if Zone Rep cannot) Conference call on Thursday at 11am central time (2nd Thursday of the month)
5. Semi-annual conference calls conducted with the Chapter Presidents
6. Conduct one conference call with each Committee after National Office responses are received and one prior to National Convention
7. Two Newsletters prepared by the Secretary and emailed to the membership per year (one after National Convention and one after NACS Board Meeting with National Office Leadership)
8. 12 President Updates per year
9. One Zone Newsletter prepared by the Zone Representative and Secretary and emailed to the Zone members after each Zone Meeting
10. One Zone Newsletter prepared by the Zone Representative and emailed to the Zone members per year
11. 12 posts on social media websites (Facebook) per year

RELATIONS WITH OTHER EMPLOYEE ORGANIZATIONS – FSA Association Quarterly Calls

12. Quarterly calls with NACS, NASE, NADD, NASCOE, and Chief's Association. NACS continue to work with DAFO to coordinate quarterly calls.
13. Invite NASCOE President to 2023 NACS Convention and NACS President will attend NASCOE convention, if invited.

REVIEW 2023/2024 BUDGET

- Discussed moving accounts to a different bank. Would like the accounts to be moved to a bank that has a Bill Pay option and higher interest rates. Kelli will research bank options and report back to the Board.
- Wunder fund collected \$1,750.
- Modify budget to add a line item under Income for Dillard Financial \$500 donation for first time attendee and then add \$500 line item as an Expense for Dillard Financial.
- Modify budget to add a line item to transfer \$5,000 from Savings to Checking to balance budget.

Ben Herink moved to reimburse the first-time attendees at \$200 each for a total of \$2,800. Tiffany Grody seconded the motion. **Motion Passed**

Jason Quintana moved to approve the finalized 2023/2024 NACS budget & Callie Erickson seconded the motion. **Motion Passed.**

MEMBERSHIP CAMPAIGN

Increase membership

WEBMASTER PRIORITIES

- Implement the revisions and new ideas that were suggested during Convention
- Website redesign will be completed by mid-November

NEWSLETTER

DUE DATE FOR NATIONAL CONVENTION NEWSLETTER – mid to late July
President to work with webmaster to post PowerPoint presentations from Convention to the website

PRESIDENTIAL APPOINTMENTS

CONVENTION COMMITTEE MEMBERS-No new appointees.

-Committee is Maureen Mausbach, Kaiti Steckman, Tiffany Grody, and Theresa Windham.

ASSISTANT TO THE TREASURER-Ben recommended Wesley Riley from TX to be the assistant to the treasurer.

CO-WEBMASTERS -Amy Larson and Jason Quintana

HISTORIAN-Brandon Waldron

NASCOE CONVENTION – College Station, TX, August 1-5, 2023. Brandon will be unable to attend. Kaiti or Ben will attend if invited.

ADJOURN MEETING - Tiffany Grody moved to adjourn the meeting. Jon Travis seconded the motion. Meeting adjourned at 10:27am.

August 10, 2023, BOARD MEETING MINUTES

CALL TO ORDER The meeting was called to order at 11:00 CST

ROLL CALL – Brandon Waldron, President; Crystal Zwilling, Secretary; Mercedes Jauregui, Zone A Alternate; Callie Erickson, Zone B; Tiffany Grody, Zone C; Jon Travis, Zone D.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- The 2023/2024 board member's contact information list has been updated and is posted on the NACS website. The Convention Newsletter will be ready to send out soon. The new/old board meeting minutes will also be sent out soon and will be reviewed at the next board meeting.

TREASURER'S REPORT

- A few Bill Pay Checks, that are mostly sent for the dues reimbursements back to states/chapters, have been returned to our account because they were not cashed within 90 days. She did not know there was a timeframe on them for when they needed to be cashed by before they were void. The treasurer's report includes the 2 oldest ones that are outstanding since May. If they are not cashed this month, they will also be returned.
- Started to pay Quarter 4 from last fiscal year. Once it is time to start paying Quarter 1 of the current fiscal year, she will get in touch with Wesley on helping with that going forward. Jon Travis Moved to pass the treasurers report minutes as presented. Callie Erickson seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Brandon will send out letters to SED for each board member by the end of the week. Kaiti and Brandon will review committee reports and make committee selections soon.

VICE PRESIDENT'S REPORT

- Brandon stated all resolutions have been submitted to National Office for review.

PAST PRESIDENT'S REPORT

- No report.

ZONE REP REPORTS

- Zone A – No Report
- Zone B – Hoping to send out hotel bids soon for the joint A & B Zone Meeting. The Zone Meeting will be February 8-10th.
- Zone C – Waiting on final quote from hotel for the joint C & D Zone Meeting. The Zone Meeting will be February 23-24th.
- Zone D – No Report

OLD BUSINESS

- No old business.

NEW BUSINESS

- Brandon and the employee liaison have been discussing holding a Fall Board Meeting in Washington DC. The Board is in favor of a Fall Board Meeting but no confirmed details have been set.
- The National Association of Rural Lenders Meeting in Washington DC will be held on Oct 31st and Nov 1st.
 - Discussed the advantages and disadvantages of Dave Bonnett and Newt Gilman attending the meeting and doing a day of hill visits while there.
- Florida is currently 12 quarters behind on their payments for their dues. They have not had a treasurer for several years and the current members do not have the account information for their bank account. They are even unsure if a bank account still exists. It was discussed reaching out to Ray Bartholomew to see if he has a name of a past treasurer for Florida. It was recommended they locate money and pay past dues and continue with their Florida chapter or if they are unable to find their bank account information and pay the past dues, then they should join another state chapter.

NEXT CONFERENCE CALL – The next board meeting will be on September 14, 2023

Meeting adjourned at 11:33 am CST

Account Summary

Customize |  

 BUSINESS CHECKING ...4739	\$45,366.15 Available balance	
 BUSINESS MARKET RATE SAVINGS ...9036	\$80,832.28 Available balance	
 BUSINESS MARKET RATE SAVINGS ...3479	\$11,027.51 Available balance	
 BUSINESS MARKET RATE SAVINGS ...3495	\$3,969.69 Available balance	

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Upcoming Obligations: None**Total Outstanding checks:**

Check #2502 – NACS – Montana/Wyoming Chapter - \$300 for Zone A/B Representation

Check #2550 – Jason Quintana – \$200 – First Time Attendee

Check #2554 – Maureen Mausbach - \$318.86 – NACS Pins/Honorary Member Plaque

Bill Pay Checks more than 30 days old not cashed:

5/18/2023 – South Carolina Chapter - \$124.62 Dues Reimbursement

5/31/2023 – Missouri Chapter - \$626.54 Dues Reimbursement

**Bill Pay checks not cashed within 90 days are returned to the account.

Dues Reimbursement – see attached spreadsheet**Accounting for Past Due Membership Dues:**

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sentC: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)D: Florida (12 Qtrs – 3rd Qtr 2019) – cannot find their bank accountTennessee (6 Qtrs – 1st Qtr 2021) – in the mail

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	email sent
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ /HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	do not know where their checking account is
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	email sent
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	email sent
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	email sent
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	email sent
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	email sent
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	email sent
Oklahoma	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??	
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	email sent
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	Behind dues check was returned - Account was frozen at the bank - waiting on replacement check				
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2023	email sent
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

September 14, 2023, BOARD MEETING MINUTES

CALL TO ORDER The meeting was called to order at 11:00 CST.

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A; Mercedes Jauregui, Zone A Alternate; Callie Erickson, Zone B; Tiffany Grody, Zone C; Vicki Swift, Zone C Alternate; Jon Travis, Zone D; and Wesley Riley, Assistant to Treasurer.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed minutes from August 10, 2023, board meeting. Ben Herink Moved to approve the minutes as presented. Callie Erickson seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, and bills/dues to be paid. Continue to have issues with states not cashing their reimbursement checks in less than 90 days. Kelli has emailed NFC twice requesting a quarterly report and has received no response. Ben Herink Moved to approve the minutes as presented. Tiffany Grody seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Letters have been sent to the SEDs of Board Members. Brandon had a call with the President of the Chiefs Association, Tom Brandt on August 30, 2023.
- Call with President of Chiefs Association, Tom Brandt, on 08/30. During their conversation, they discussed a variety of topics from IRA to pay parity and office structure.
- Scheduled calls have been established for Website update team. The first call will be held the 3rd week of October.
Brandon has agreed to be on the Diversity, Equity, and Inclusion Task Force. No details are known at this time.
- Resolutions are nearing completion, and we will receive them soon.
- Shutdown at the end of the month is looking likely per Dave Bonnett. Brandon will send an email to membership regarding a potential shutdown. He will also remind membership to be sure their security training in Aglearn is complete prior to the end of the fiscal year. This will prevent any access issues to your computer, upon return, if there is a government shutdown.

VICE PRESIDENT'S REPORT

- Brandon & Kaiti have been working on committee assignments and the committee selection is almost complete. Once all selections have been made, the committee letters will be sent to the appropriate SEDs.

PAST PRESIDENT'S REPORT

- Ben and Lisa Liska will work on updating the Operating Manual. Verified that the taxes did get filed and Kelli confirmed she filed them online in August.
- Ben is on the Policy Work Group.
- Discussed obtaining a memo from DAFO to send to SEDs making NACS membership information available in the FLOT orientation packets. Some states already provide FLOTs with NACS membership information.
- Ben had a call with Houston Bruck on August 11th. They discussed continuing to work with OPM regarding the job reclassifications. Right now, OPM is busy working on fixing issues with the Program Technician pay increase.

ZONE REP REPORTS

- Zone A – No Report.
- Zone B – Waiting to hear back from Maureen regarding potential hotels in Phoenix for the Zone A/B Meeting.
- Zone C – Still looking for potential hotels for the Zone C/D Meeting. The first hotel option was going to cost too much money for a meeting room and had a high food/beverage requirement.
- Zone D – No Report.

OLD BUSINESS

- National Association of Rural Lenders Meeting DC. Oct 31st and Nov 1st. The advantages and disadvantages of only sending Dave Bonnett to the meeting were discussed. Ben sits on the board, but he will not be attending the meeting this year. It was decided both Dave Bonnett and Newt Gilman will attend the meeting.
- Discussed Florida's membership not having any information for their bank account, and they are 12 quarters behind on dues. Kelli has sent two or three emails to both Florida members regarding their membership dues. Kelli will reach out to them again regarding their account information and will obtain something in writing from them stating they will pay all dues owed if they do find their bank account information. Otherwise, their back debt will be waived, and they will need to join with another state or increase their state dues amount. A current location option for the NACS convention is in Florida and holding the convention there could potentially increase the membership for Florida.

NEW BUSINESS

- A discussion was held regarding the timing of a board meeting in Washington DC. Brandon is still working with Ivan on dates for a trip to DC in the spring but would like to have dates finalized by January. It was originally discussed that the board would make a trip to DC in the Fall, but budget issues were a concern. Depending on the timing of the board meeting in the Spring, the NACS board and the Legislative Committee could be in DC at the same time. If that is the case, this could potentially save NACS some money with hotel costs if the Legislative Committee members shared a hotel room with the board members.
- Tom Brandt suggested the WI chapter join the IL chapter. If two chapters join, new chapter bylaws will have to be created. Crystal Zwilling will share this information with the IL chapter President, Chris Walsh.
- No issues and/or updates with IRA
- A discussion was held regarding moving some of the NACS money to a different type of account so that it can accrue more interest. Ben is located close to a Wells Fargo, so he will go to the branch and discuss account options and/or a CD. It was discussed that money would not be removed from the Fairness Fund nor the Wunder fund but would like to move about \$80,000-\$100,000 from the checking and savings accounts.
- Discussed the form for FEDS on the NACS website. The FEDS discount for NACS membership is a good recruiting tool when trying to recruit new members. There was a concern that since the FEDS form is on the website, anyone could potentially complete the form and submit it to FEDS to receive the NACS discount, whether they are a NACS member or not. It was asked if there is a check and balance system in place, so that only NACS members receive the discount. It appears to be unclear whether FEDS verifies that the discount code is indeed only used by NACS members. Brandon will talk with the website update team about removing the form from the website.

NEXT CONFERENCE CALL – The next board meeting will be on **October 12, 2023**

Meeting adjourned at 12:06 pm CST.

Account Summary		Customize		
	BUSINESS CHECKING ...4739	\$48,945.88	Available balance	
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,842.58	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,028.92	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,970.19	Available balance	

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Upcoming Obligations: None

Total Outstanding checks:

Check #2557 – NACS Alabama Chapter Replacement Check for FY23 Qtr 2 & 3

Bill Pay Checks more than 30 days old not cashed:

5/18/2023 – South Carolina Chapter - \$124.62 Dues Reimbursement – was returned and reissued

5/31/2023 – Missouri Chapter - \$626.54 Dues Reimbursement – was returned, follow up email sent, no response

****Bill Pay checks not cashed within 90 days are returned to the account.**

Dues Reimbursement – see attached spreadsheet

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – cannot find their bank account

9/13/2023

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	email sent
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ /HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	do not know where their checking account
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	email sent
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	email sent
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	email sent
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	email sent
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	email sent
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??	
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2023	email sent
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

October 12, 2023, BOARD MEETING MINUTES

CALL TO ORDER – The meeting was called to order at 11:00 am CST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A; Mercedes Jauregui, Zone A Alternate; Callie Erickson, Zone B; Tiffany Grody, Zone C; Vicki Swift, Zone C Alternate; Jon Travis, Zone D; and Wesley Riley, Assistant to Treasurer.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed minutes from September 14, 2023 board meeting. Ben Herink Moved to approve the minutes as presented. Kaiti Steckman seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, and bills/dues to be paid. Paid McAllister and Quinn and Brandon will include a message in the next constant contact email that State Presidents should make sure the dues reimbursement checks are cashed within 90 days. Kelli did receive the spreadsheet from NFC.
- Kelli was also able to find the contact information for the past Florida treasurer. The current Florida members will work with the past treasurer to transfer the bank account to a bank closer to their location. Callie Erickson Moved to approve the minutes as presented. Jon Travis seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Brandon is going to DC at the end of this month for the Diversity Equity and Inclusion task force. He will have a report next month after he returns.
- He continues to serve with Jason Quintana on the workforce engagement task force and was in DC a couple of weeks ago for a meeting. They are taking the data from the FEDS survey and trying to make changes based on the responses that were received.

VICE PRESIDENT'S REPORT

- Committee assignments have been made. All the letters are prepared for committee assignments and will be sent to the SEDs later this week.

PAST PRESIDENT'S REPORT

- Ben went to Wells Fargo to see what CD options were available. He was told he would need to provide a letter stating who the authorized account signers are. This letter was provided to a Wells Fargo in Omaha, after the Old-New Board Meeting in June, but that was a different Wells Fargo location. Ben will obtain another copy of the letter and will work with Kelli to find a time that they both can go to Well Fargo to move the money, as such a transaction must be done in person.
- It was discussed moving money from both the checking and savings accounts for a total of \$100,000. Most of the money will be taken from the savings account but it was decided that the savings account should remain open. Therefore, enough money will be left in the savings account to meet the minimum requirement for an open account. Ben Herink Moved to open a 11-month CD with an initial balance of \$100,000. Most of the money will be taken from savings and the rest from checking. Callie Erickson seconded the motion. Motion passed.

ZONE REP REPORTS

- Zone A –Had one new member join NACS.
- Zone B – Will work with Maureen for location options for the Zone A/B meeting.
- Zone C – Have been calling hotels to find a location in the Columbus or Cincinnati areas for the Zone C/D meeting.

- Zone D - No report

OLD BUSINESS

- National Association of Rural Lenders Meeting DC. Oct 31st - Nov 1st. Dave Bonnett is planning to attend the meeting and is also organizing some Hill visits with Andy.
- The IL chapter board has had more discussions regarding joining the IL chapter with the WI chapter. The IL board president has also spoken with, WI Farm Loan Chief, Tom Brandt regarding merging the two state chapters. A decision will be made during the IL annual meeting in December.

NEW BUSINESS

- Ivan has stated there is a possibility that the NACS board could go to DC November 14th and 15th with travel days being the day before and day after. There are a few board members who will not be able to attend the meetings in DC due to prior engagements. There were concerns of this meeting replacing the usual spring meeting in DC. It is unknown whether the board will have the opportunity to go to DC in the spring but many feel that the board should go to DC in November since the opportunity has been made available. Jason Quintana Moved to go to DC as a board on Nov 14th and 15th. Ben Herink seconded the motion. Motion passed.

NEXT CONFERENCE CALL – The next board meeting will be on **November 09, 2023.**

Meeting adjourned at 11:52am CST.

10/11/2023

Account Summary			 Customize		
	BUSINESS CHECKING ...4739	\$54,474.50 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,852.55 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,030.28 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,970.68 Available balance			

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Upcoming Obligations: McAllister & Quinn - \$5,030.00 – pd 10/11/2023 not reflected abo

Total Outstanding checks: None

Bill Pay Checks more than 30 days old not cashed:

5/31/2023 – Missouri Chapter - \$626.54 Dues Reimbursement – was returned, follow up email sent, no response

7/26/2023 – Michigan Chapter - \$43.60 – Dues Reimbursement

7/26/2023 – New Mexico Chapter - \$248 - Dues Reimbursement

7/27/2023 - Michigan Chapter - \$134.60 - Dues Reimbursement replacement check for check that was not cashed

8/7/2023 – Kansas Chapter - \$156 - Dues Reimbursement

8/7/2023 – Virginia Chapter - \$200 - Dues Reimbursement

9/7/2023 – Tennessee Chapter - \$325.22 - Dues Reimbursement

9/8/2023 – South Carolina Chapter - \$124.62 - Dues Reimbursement replacement check

9/11/2023 – South Carolina Chapter - \$48 - Dues Reimbursement

****Bill Pay checks not cashed within 90 days are returned to the account.**

Dues Reimbursement – see attached spreadsheet

10/11/2023

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ /HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	email sent
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??	
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2023	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

November 9, 2023, BOARD MEETING MINUTES

CALL TO ORDER – The meeting was called to order at 12:30 pm EST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Kelli Woita, Treasurer; Jason Quintana, Zone A; Callie Erickson, Zone B; Tiffany Grody, Zone C; and Jon Travis, Zone D.

Guest: Dave Bonnett, Legislative Chair.

Absent: Crystal Zwilling, Secretary; Ben Herink, Past President; and Wesley Riley, Assistant to Treasurer

Tiffany Grody, Zone C Representative – Recorded minutes for this meeting.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed minutes from October 12, 2023, board meeting. Calli Erickson Moved to approve the minutes as presented. Kaiti Steckman seconded the motion. Motion passed.

TREASURER'S REPORT

- Some states have not cashed their bill pay checks. Kelli has reached out to those states with checks that have been returned and has received no responses.
- Dues reimbursements – still working on FY23 unable to get a hold of a few states (Minnesota, Missouri and Wisconsin).
- Florida –Kelli has reached out to the last FL treasurer but has not been able to connect.
- Colorado is to pay more money than what we are getting. Kelli has reached out to their president but has not been able to connect.
- Need to start on the FY24 first quarter reimbursements.
- Brandon asked Kelli if she would like help with reaching out to states that have not cashed the checks. Brandon is going to reach out to North Carolina, Jon Travis will reach out to Tennessee, and Calli Erickson is going to reach out to New Mexico.
- Moving money to the CD – Kelli does not have an update on this, and Ben Herink is still working on this.
- Kelli did receive the spreadsheet from NFC, however she feels that some information is missing and would like to get the same report that is sent to the individual states.
- Jon Travis Moved to approve the minutes as presented. Callie Erickson seconded the motion. Motion passed.

LEGISLATIVE UPDATE

- Dave Bonnett provided a brief update of recent representative to the NRLA convention and Hill visits. The update will be sent out by constant contact.

PRESIDENT'S REPORT

- Recently up to DC for the Diversity Equity and Inclusion task force. Seven field people in from various capacities are on the task force. Not much is able to be discussed; however, the goal is to try to make the agency more inclusive.
- Brandon continues to serve with Jason Quintana on the workforce engagement task force. They provided presentations on suggestions on how to improve upon the negative survey responses from employees earlier today to Zack and other National Office Staff.
- Board Meeting in DC to meet with National Office Staff is still planned for November 28th & 29th with travel days being November 27th and 30th. Ivan indicated that the papers are waiting for signature to issue the authorization to travel. Meetings with potential National Office Staff include:
 - Steve Peterson
 - Bill Cobb/Dana Richey and rest of the Division Directors
 - John Burge and DAFP Division Directors

- Brenda Carlson – Public Affairs
- Caleb Gildea, Gina Smith – Administrators Office/Digital Transformation
- Lind Cronin – Outreach
- Latrice Hill – Equity Officer
- Scott Marlow – IRA
- Evelyn Whitesides – Urban Ag
- Robert Ibarra – FPAC COO - Possible
- Zach Ducheneaux - Possible
- Dillard's should be contacting zone reps for dates of the respective meetings and Brandon will include zone representatives in the emails to Dillard's.

VICE PRESIDENT'S REPORT

- Committee letters were sent, and no objections received. Kaiti still needs to SED notification letters out. Membership and Leg committees' appointments need to be sent out.
- Glue Up – Is a membership platform NASCO uses. App is available for phone download and provides a second way to receive notifications other than email. Brandon and Katie watched a demo on the features of this program for administrators. Katie indicated it would be helpful to have a demonstration of the front end of the program. An executive decision will be made regarding the use of this company.

PAST PRESIDENT'S REPORT

- No report available due to Ben Herink not able to make the board meeting call.

ZONE REP REPORTS

- Zone A – Surveying members to determine interest in zone meeting being held in Washington, Arizona, or Colorado – No decision made yet.
- Zone B – Maureen is sending out bids to the possible location options for the Zone A/B meeting.
- Zone C – Zone C/D meeting will be held on February 23, 2024 through February 24, 2024 at the Sonesta Columbus Downtown in Columbus, Ohio.
- Zone D - No report

OLD BUSINESS

- No update on the IL/WI chapter merger. From the minutes from last month, a decision will be made during the IL annual meeting in December.
- Progress on the establishment of a 11-month CD was unavailable due to Ben Henrik not being present on the board call. An update will be made with the next board call.
- National Association of Rural Lenders Meeting DC. Oct 31st - Nov 1st. Dave Bonnett attended the meeting and made some Hill visits with Libby. See Legislative Update.

NEW BUSINESS

- IT proposal – Glue Up - Covered in Vice President's report
- North Dakota chapter trying to rebuild as a stand-alone chapter. Possible 3 members and they still have money in their previous account.

NEXT CONFERENCE CALL – The next board meeting will be on **December 14, 2023.**

Meeting adjourned at 1:18 pm EST.

11/8/2023

Account Summary			 Customize		
	BUSINESS CHECKING ...4739	\$52,118.77 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,862.85 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,031.68 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,971.19 Available balance			

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Upcoming Obligations: none

Total Outstanding checks: None

Bill Pay Checks more than 30 days old not cashed:

5/31/2023 – Missouri Chapter - \$626.54 Dues Reimbursement – was returned, follow up email sent, no response

7/26/2023 – New Mexico Chapter - \$248 - Dues Reimbursement – was returned, follow up email sent, no response

9/7/2023 – Tennessee Chapter - \$325.22 - Dues Reimbursement

9/8/2023 – South Carolina Chapter - \$124.62 - Dues Reimbursement replacement check

9/11/2023 – South Carolina Chapter - \$48 - Dues Reimbursement

9/21/2023 – North Carolina Chapter - \$312 - Dues Reimbursement

9/25/2023 – Texas Chapter - \$870 - Dues Reimbursement

9/26/2023 -Indiana Chapter - \$108 - Dues Reimbursement

****Bill Pay checks not cashed within 90 days are returned to the account.**

Dues Reimbursement – see attached spreadsheet

11/8/2023

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ /HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	11/3/2023
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??	
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2023	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

December 21, 2023, BOARD MEETING MINUTES

CALL TO ORDER – The meeting was called to order at 12:00 pm EST

ROLL CALL – Brandon Waldron, President; Ben Herink, Past President; Kaiti Steckman, Vice President; Kelli Woita, Treasurer; Jason Quintana, Zone A; Callie Erickson, Zone B; Tiffany Grody, Zone C; and Jon Travis, Zone D.

Absent: Crystal Zwilling, Secretary and Wesley Riley, Assistant to Treasurer

Tiffany Grody, Zone C Representative – Recorded minutes for this meeting.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Motion to table the review of the November 9, 2023, minutes to the January 11, 2024, board meeting by Ben Herink. Callie Erickson seconded the motion. Motion passed.

TREASURER'S REPORT

- The payment to McAllister & Quinn has been made.
- Reimbursement has been made to Kaiti Steckman for the Convention Committee scouting trip to Ft. Lauderdale Florida. Maureen Mausbach and Tiffany Grody will be submitting their vouchers from this trip.
- South Carolina's reimbursement bill paycheck has been returned for the second time. Discussion regarding the number of times a replacement check is sent out before they would forfeit the money and NACS places the money in the Wonder Fund account. No formal motion was made to this suggestion.
- Alabama cashed their dues reimbursement check.
- Dues reimbursements – still working on FY23 unable to get a hold of a few states (Minnesota, Missouri, and Wisconsin).
- Zone reimbursements were divided between Kelli (Zones A & B) and Wesley (Zones C & D).
- No change from the November 9, 2023, treasurer's report - Florida –Kelli has reached out to the last FL treasurer but has not been able to connect.
- Need to obtain Finance Center Reports.
- Ben Henrik moved to approve the minutes as presented. Callie Erickson seconded the motion. Motion passed.

PRESIDENT'S REPORT

- 1165 Reclassification – This request did not get passed through OPM. Need to decide what action NACS Board wants to take.
- Notes from board meeting in Washington D.C. Need to get a fall newsletter out to membership.

VICE PRESIDENT'S REPORT

- Committee letters were sent, and no objections received. Kaiti still needs to SED notification letters out. Membership and Leg committees' appointments need to be sent out.

PAST PRESIDENT'S REPORT

- Brandon and Ben were in Minnesota with National Office Leadership to discuss language in the proposed Spring Rule. They are not allowed to share much of what the meeting was about but gave generalities.
- Kelli Woita and Ben Henrik to meet up by January 10, 2024, to set up the CD with Wells Fargo.

ZONE REP REPORTS

- Zone A – Planning Zone Meeting in Denver, CO.
- Zone B – Hotel is booked in Denver, CO; however, Maureen is checking on an alternate location.

- Zone C – Registration is being developed and hope to have it completed by the weekend.
- Zone D - No report

OLD BUSINESS

- Glue Up – Need to have a presentation for a demonstration before a decision can be made.

NEW BUSINESS

- No new business

NEXT CONFERENCE CALL – The next board meeting will be on **January 11, 2024.**

Meeting adjourned at 12:46 pm EST.

Account Summary		Customize		
	BUSINESS CHECKING ...4739	\$58,073.96 Available balance		
	BUSINESS MARKET RATE SAVINGS ...9036	\$80,872.82 Available balance		
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,033.04 Available balance		
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,971.68 Available balance		

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Upcoming Obligations: none**Total Outstanding checks:** None**Bill Pay Checks more than 30 days old not cashed:**

5/31/2023 – Missouri Chapter - \$626.54 Dues Reimbursement – was returned, follow up email sent, no response

9/8/2023 – South Carolina Chapter - \$124.62 - Dues Reimbursement replacement check – RETURNED AGAIN

9/11/2023 – South Carolina Chapter - \$48 - Dues Reimbursement - RETURNED

9/21/2023 – North Carolina Chapter - \$312 - Dues Reimbursement

9/25/2023 – Texas Chapter - \$870 - Dues Reimbursement

11/3/2023 – Michigan Chapter - \$43.60 – Dues Reimbursement replacement check FY23 Qtr4

11/6/2023 - Michigan Chapter - \$134.60 - Dues Reimbursement replacement check FY23 Qtr 2-3

11/20/2023 – New Mexico - \$248 - Dues Reimbursement replacement check

****Bill Pay checks not cashed within 90 days are returned to the account.**

12/13/2023

Dues Reimbursement – see attached spreadsheet

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
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UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ /HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	11/3/2023
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2023	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

12/13/2023

Dues Reimbursements Paid by National FY23/FY24				
Quarter	1st Qtr '24	2nd Qtr '24	3rd Qtr '24	4th Qtr '24
PP	6/1/2023 - 8/23/2023	9/7/2023 - 11/29/2023	12/13/2023 - 2/28/2024	3/1/2024 - 5/31/2024
UNION NAME				
Alabama	email sent			
Arkansas				
CA/NV/AZ	NA	NA	NA	NA
Colorado				
Florida				
Georgia				
Iowa	email sent			
Idaho	email sent			
Illinois	email sent			
Indiana	email sent			
Kansas	email sent			
Kentucky				
Louisiana				
Michigan	email sent			
Minnesota				
Missouri				
Mississippi				
MT/WY	email sent			
North Carolina				
North Dakota	NA	NA	NA	NA
Nebraska	email sent			
New Mexico	email sent			
New York	email sent			
Ohio				
Oklahoma	NA	NA	NA	Na
Pennsylvania				
South Carolina				
South Dakota	email sent			
Tennessee				
Texas	email sent			
VA/DE				
Washington	email sent			
Wisconsin				

January 11, 2024, BOARD MEETING MINUTES

CALL TO ORDER - The meeting was called to order at 11:00 am CST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A; Mercedes Jauregui, Zone A Alternate; Callie Erickson, Zone B; Tiffany Grody, Zone C; Vicki Swift, Zone C Alternate; Jon Travis, Zone D; and Wesley Riley, Assistant to Treasurer.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed minutes from November 9, 2023 board meeting. Ben Herink Moved to approve the November meeting minutes as presented. Tiffany Grody seconded the motion. Motion passed.
- Reviewed minutes from December 21, 2023 board meeting. Jon Travis Moved to approve the December meeting minutes as presented. Ben Herink seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget and bills/dues to be paid.
- A new account was opened on January 4, 2024 and this is for the CD that was discussed during previous board meetings. \$100,000 was put into a 7-month CD which will mature in early August. The interest rate for the CD is a fixed rate of 4.75%. The interest will be paid back to the CD each month.
- When the CD matures, it will automatically rollover to a 6-month CD at the 6-month rate. If the new board wants to change the CD, they will have to make the changes no later than 6 months before the 7-month maturity date. There is a penalty charge if the CD is closed within 5 months of opening the account.
- \$5,000 was left in the savings account to keep the account open.
- There are still outstanding bill pay checks that have not been cashed. The check for TX was returned and Kelli will send another one.
- Kelli will reach out to the previous FL treasurer again for an update on when they will be repaying their dues Callie Erickson Moved to approve the treasure's report minutes as presented. Ben Herink seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Andy Quinn has sent the annual contract from McAllister & Quinn. Their fee has been the same for the last 15 years and Andy has vowed not to change their price. Ben Herink moved to accept the contract for the calendar year of 2024 at the \$5,000/month retainer fee. Callie Erickson seconded the motion. Motion passed.
- Discussed potential dates for the Glue Up meeting. The meeting will be held during lunch time and will take about 30 minutes. Brandon will send out the TEAMS meeting invite to the board for next Wednesday at noon EST.

VICE PRESIDENT'S REPORT

- The National Office responses were sent to the committees last week. Kaiti recommended the committees schedule a TEAMS meeting to discuss the National Office responses before Zone meetings are held. Kaiti will talk to the committees before national convention.
- Kaiti will send the committee lists to Crystal so she can update the President's Guide.

PAST PRESIDENT'S REPORT

- Ben recommended Brandon send another email blast to remind membership about the zone meeting registration deadlines. Also, recommended that national convention information is sent out as early as possible, so everyone can get the dates on their calendars and start planning to attend.
- It has been mentioned that a national policy meeting might be held between the last week of March to first week of May. A possible location is Denver. If possible, that would be a perfect time to hold the NACS spring board meeting. Ben will mention this to Bill and Dana in addition to our liaison Ivan.

ZONE REP REPORTS

- Zone A – Zone A/B Meeting will be held in Denver on February 8-10th. Registration is open on the NACS website. There was an issue with the link but that has been corrected and the link is now working on the website.
- Zone B – Mike Steffen, the Farm Loan Chief in CO, reached out asking if they need anything from CO and he will have the SED do the welcome speech. Employees can attend the zone meeting as long as they pay the registration fees. They do not have to be a member prior to the zone meeting. Attending the zone meeting is a great way to encourage people to join NACS.
- Zone C – Zone C/D meeting will be held in Columbus, OH on February 22-24th. Registration fee is \$80 and January 23d is last day to reserve a hotel room. Tiffany is working on an agenda for the meeting.
- Zone D – Jon sent the Zone meeting information to all Zone D members.

OLD BUSINESS

- The Wisconsin chapter currently has two members and they both plan to retire in the near future. A discussion was held for what can be done with their chapter funds if they do not recruit any new members. Brandon will talk with Tom Brandt but maybe it would be possible for the two current members to attend national convention and for them each to bring at least one other employee with them. Maybe they could offer to help reimburse their expenses with their chapter funds.

NEW BUSINESS

- A current NACS member is moving to NJ and wants to continue to be a NACS member. However, NJ does not have a current chapter. Tiffany Grody will reach out to the PA chapter and discuss NJ merging with their chapter.
- Ben will send Brandon a few past zone meeting agendas, so he knows what to share with National Office.
- Mercedes Jauregui is transferring to an FSA office in Hawaii but she will still be in Zone A.

NEXT CONFERENCE CALL – The next board meeting will be on **February 1, 2024**

Meeting adjourned at 11:55am CST.

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$40,959.39 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$5,000.00 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,034.45 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,972.19 Available balance			
	TIME ACCOUNT ...8837	\$100,000.00 Account balance			

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Account 8837: 7 Month CD (opened 1/4/2024)

Upcoming Obligations: none**Total Outstanding checks:** None**Bill Pay Checks more than 30 days old not cashed:**

5/31/2023 – Missouri Chapter - \$626.54 Dues Reimbursement – was returned, follow up email sent, no response

9/8/2023 – South Carolina Chapter - \$124.62 - Dues Reimbursement replacement check – RETURNED AGAIN

9/11/2023 – South Carolina Chapter - \$48 - Dues Reimbursement - RETURNED

9/21/2023 – North Carolina Chapter - \$312 - Dues Reimbursement

9/25/2023 – Texas Chapter - \$870 - Dues Reimbursement – RETURNED, okay to return

11/3/2023 – Michigan Chapter - \$43.60 – Dues Reimbursement replacement check FY23 Qtr4

11/6/2023 - Michigan Chapter - \$134.60 - Dues Reimbursement replacement check FY23 Qtr 2-3

11/20/2023 – New Mexico - \$248 - Dues Reimbursement replacement check

1/10/2024

****Bill Pay checks not cashed within 90 days are returned to the account.**

Dues Reimbursement – see attached spreadsheet

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ/HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	11/3/2023
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??	Dues Behind??
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2023	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

1/10/2024

Dues Reimbursements Paid by National FY23/FY24				
Quarter	1st Qtr '24	2nd Qtr '24	3rd Qtr '24	4th Qtr '24
PP	6/1/2023 - 8/23/2023	9/7/2023 - 11/29/2023	12/13/2023 - 2/28/2024	3/1/2024 - 5/31/2024
UNION NAME				
Alabama	email sent			
Arkansas				
CA/NV/AZ	NA	NA	NA	NA
Colorado				
Florida				
Georgia				
Iowa	email sent			
Idaho	email sent			
Illinois	12/29/2023			
Indiana	12/29/2023			
Kansas	email sent			
Kentucky				
Louisiana	1/5/2024			
Michigan	12/29/2023			
Minnesota				
Missouri				
Mississippi				
MT/WY	email sent			
North Carolina				
North Dakota	NA	NA	NA	NA
Nebraska	email sent			
New Mexico	email sent			
New York	12/29/2023			
Ohio				
Oklahoma	NA	NA	NA	Na
Pennsylvania				
South Carolina				
South Dakota	1/9/2024			
Tennessee				
Texas	email sent			
VA/DE				
Washington	email sent			
Wisconsin				

Minutes from the Ad Hoc Board Meeting on February 27, 2024

Meeting held by conference call and started at 12:00 P.M. EST. Tiffany Grody, Zone C Representative recorded the minutes for this meeting.

Roll Call – Brandon Waldron, Ben Herink, Kaiti Steckman, Crystal Zwilling (Absent), Kelli Woita, Jason Quintana, Callie Erickson, Tiffany Grody, and Jon Travis.

Board Member Reports: Shortened Meeting with no Secretary or Treasurer Reports

President Report – Brandon Waldron

- Zone Meeting Updates
 - Information obtained indicated that the Spring Rule is looking to be a June/July timeframe due to changes being deemed significant by OMB.
 - Shut down is looking as a possibility as the CR that covers USDA is expiring on the 1st of March.

Vice President's Report – Kaiti Steckman

- Senior Farm Loan Officer Task Force – need 2 FLM and 2 FLO from different parts of the country. Kaiti Steckman and Jeremy Burner representing Farm Loan Managers. Tom Brooks IL – Senior Farm Loan Officer and Whitney Serrano TX – Farm Loan Officer to represent the Farm Loan Officers.

Past President's Report – Ben Herink

- No formal report.
- Starting to work on Blood, Sweat and Tears award selection.
- Researching vendors for committee awards.

Zone Representative Reports

- Zone A – Jason Quintana
 - Decent turn out for Zone A/B meeting. Some new members showed up. Attendance was up from last year. Zach and Bill were in person in Denver.
- Zone B – Callie Erickson
 - Good meeting and good discussion.
- Zone C – Tiffany Grody
 - 40 Members in attendance with 1 guest
 - 8 States were represented – 5 from Zone C and 3 from Zone D
 - Indiana
 - Illinois
 - Kentucky
 - Virginia
 - Ohio
 - Tennessee
 - Arkansas
 - Georgia
 - Many of the new attendees indicated that they had a good experience and looked forward to other Zone Meetings and National Convention.
 - Zach, Marcus, and Bill met via Teams.
- Zone D – Jon Travis
 - Good discussions at the Zone Meeting.

OLD BUSINESS

- Motion made by Ben Herink to enter into a 3-year contract with Glue Up to purchase the premium website package for a \$4,500 fee and exclude the community engagement solution. The first-year fee would be \$7,586.50, with the second- and third-year fees

being \$2,439 per year). Motion was seconded by Callie Erickson. Motion passed unanimously.

NEW BUSINESS

- NASCOE National Convention for 2025 – NASCOE signed a contract for June 22, 2025, through June 26, 2025 for next years' NASCOE convention due to per diem and other factors. They are planning on June 24 and 25 as their general session dates. This may conflict with the Annual NACS convention that typically runs during this time period and the availability of National Office Speakers.
- A state had told their members that first year dues was \$52; however, the national board established the dues at the full rate for all members. Guidance will be provided that the state will need to pay the difference between the reduced fees and the normal fee.

The next board meeting will be on **March 14, 2024** by conference call.

Adjourned meeting at 1:00 P.M EST.

March 14, 2024, BOARD MEETING MINUTES

CALL TO ORDER - The meeting was called to order at 11:00 am CST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President (Absent); Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A; Mercedes Jauregui, Zone A Alternate; Callie Erickson, Zone B; Tiffany Grody, Zone C; Vicki Swift, Zone C Alternate; Jon Travis, Zone D; and Wesley Riley, Assistant to Treasurer.

BOARD MEMBER REPORTS:

SECRETARY'S REPORT

- Reviewed minutes from the January 11, 2024 board meeting as well as the February 27, 2024 board meeting. Ben Herink moved to approve both the January and February board meeting minutes as presented. Callie Erickson seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget & bills/dues to be paid.
- All applicable states have received payment for having representation at the Zone A/B and Zone C/D meetings. Brandon has also received his reimbursement.
- \$307 was collected at the Zone C/D meeting for the Wunder Fund. Tiffany mailed a check to Kelli and as of yesterday, the deposit has not posted to the account.
- There are several Bill Pay checks that are over 30 days old and those checks are listed in the treasurer's report.
- Kelli has reached out to the past treasurer in FL and has not received a response regarding their past due membership dues. Kelli has also been unable to reach anyone in MN regarding their past due membership dues.
- 1st quarter dues reimbursement have been paid to states. Kelli will continue to work on reimbursing states for the 2nd and 3rd quarters.
- Multiple states have NASE members who are paying their NASE membership dues into NACS. Kelli was under the assumption that those NASE members were associate members but that is incorrect. The NASE members are not associate members, therefore, Kelli is having to reimburse the states for the NASE dues that were accounted for incorrectly. Some states set up the NASE dues in this manner, so the accounting would be easier for the state treasurer.
- Kelli still has not received an accurate membership list from Finance Office. Alternative membership list options were discussed, including getting a membership list directly from the states. A spreadsheet could be created for each state showing the members and associate members and have each state make the appropriate changes. As the states will have a better idea of any new members and/or anyone who is no longer a member.
- Callie Erickson moved to approve the treasurer's report minutes as presented. Tiffany Grody seconded the motion. Motion passed.

PRESIDENT'S REPORT

- No report

VICE PRESIDENT'S REPORT

- No report

PAST PRESIDENT'S REPORT

- Convention registration needs to be posted to the website as soon as possible. Brandon could reach out to Kaiti and Maureen to check on the status of the registration form. Tiffany also said

the convention committee will be meeting next week and she will request the registration be made available soon.

ZONE REP REPORTS

- Zone A – No report
- Zone B – Callie is working on a newsletter for Zone B.
- Zone C – No report
- Zone D – No report

OLD BUSINESS

- The dates of the 2025 NASCOE Convention currently conflict with the typical NACS Annual Convention dates. NASCOE moved the date of their convention to help lower costs. Their convention will be held in Whitefish, Montana.
- The date change poses several concerns for NACS, including the difficulty the National Office speakers will have attending both conventions at the same time.
- Brandon will talk to DAFO to explain our concerns.
- It does not appear that our bylaws specifically state the NACS annual convention must be held at the end of June every year. Therefore, we could potentially change the dates for the 2025 NACS Annual Convention. We will continue to discuss the possible options for 2025 NACS Annual Convention.
- A contract has been signed with Glue Up to create a website for NACS.

NEW BUSINESS

- We have paid for the website service with Glue Up and they will create the website but NACS will still need to provide the content that will be on the website. We discussed the formation of a 3 or 4 person committee to provide input/feedback on the NACS website design.
- Brandon will contact Glue Up and ask what the timeline is for creating the website. He will also ask what the process is for designing the new website, such as, when will they need the information/content for the website. The contract does include 3 or 4 coaching sessions on how to operate the website.
- Ben discussed the annual budget board meeting. We had initially hoped to hold the Spring Board Meeting in conjunction with a national farm loan policy meeting, but it does not appear that a national policy meeting will be held prior to the end of May. The NACS fiscal year is from June 1st to May 31st. The projected 2025 budget needs to be created prior to the end of the fiscal year, so that membership can vote on the budget during the national convention.
- Whether to hold the meeting in person or virtually was discussed and Kelli, Callie, Crystal, Jason, Tiffany, Jon, Brandon and Ben all said they would be available to meet in person.
- The board would need to allow two days for this meeting. We would arrive at a meeting location on day one and then hold the meeting and travel home on day two. It was suggested to meet at a central location in the US because that would be beneficial for a majority of the board members and would help alleviate some of the travel expenses. The suggested locations were Omaha, Des Moines, Kansas City or St. Louis and potential meeting dates are between April 20th-May 20th. Brandon will check hotel and flight options for the afore mentioned locations and will be in touch with the available options.

NEXT CONFERENCE CALL – The next board meeting will be on **April 11, 2024**

Meeting adjourned at 11:50 am CST.

Account Summary		Customize		
	BUSINESS CHECKING ...4739	\$24,752.43	Available balance	
	BUSINESS MARKET RATE SAVINGS ...9036	\$5,001.12	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,339.84	Available balance	
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,972.33	Available balance	
	TIME ACCOUNT ...8837	\$100,765.60	Account balance	

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Account 8837: 7 Month CD (opened 1/4/2024)

Upcoming Obligations: none**Total Outstanding checks:** none**Deposits not posted:** \$307 to Wunder Fund**Bill Pay Checks more than 30 days old not cashed:**

1/16/2024 – Ohio Chapter – FY24 Qtr 1 Dues Reimbursement

1/31/2024 & 2/2/2024 – Missouri Chapter – FY24 Qtr 1 Dues Reimbursement

2/1/2024 & 2/2/2024– South Carolina Chapter – Replacement Checks for past Dues Reimbursements

2/7/2024 – North Carolina Chapter – FY24 Qtr 1 Dues Reimbursement

**Bill Pay checks not cashed within 90 days are returned to the account.

Dues Reimbursement – see attached spreadsheet

3/13/2024

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ/HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	2/2/2024
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	11/3/2023
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	NA	NA	NA	NA	NA
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2032	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

3/13/2024

Dues Reimbursements Paid by National FY24				
Quarter	1st Qtr '24	2nd Qtr '24	3rd Qtr '24	4th Qtr '24
PP	6/1/2023 - 8/23/2023	9/7/2023 - 11/29/2023	12/13/2023 - 2/28/2024	3/1/2024 - 5/31/2024
UNION NAME				
Alabama	12/8/2024			
Arkansas	1/15/2024			
CA/NV/AZ	NA	NA	NA	NA
Colorado				
Florida				
Georgia	1/15/2024			
Iowa	2/1/2024	2/1/2024		
Idaho	1/2/2024			
Illinois	12/29/2023			
Indiana	12/29/2023			
Kansas	email sent			
Kentucky				
Louisiana	1/5/2024			
Michigan	12/29/2023			
Minnesota				
Missouri				
Mississippi				
MT/WY	email sent			
North Carolina	2/7/2024			
North Dakota	NA	NA	NA	NA
Nebraska	1/17/2024			
New Mexico	email sent			
New York	12/29/2023			
Ohio	1/15/2024			
Oklahoma	NA	NA	NA	Na
Pennsylvania	1/4/2024			
South Carolina				
South Dakota	1/9/2024			
Tennessee				
Texas	1/17/2024			
VA/DE				
Washington	email sent			
Wisconsin				

April 11, 2024, BOARD MEETING MINUTES

CONFERENCE CALL at 11:00 A.M. CST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A; Callie Erickson, Zone B; Tiffany Grody, Zone C; and Jon Travis, Zone D

BOARD MEMBER REPORTS:

SECRETARY'S REPORT

- Reviewed minutes from the March 14, 2024, board meeting. Callie Erickson moved to approve the March board meeting minutes as presented. Tiffany Grody seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget & bills/dues to be paid.
- A \$7,000 check was written to Glue Up for the new NACS website.
- There are several outstanding bill pay checks that have yet to be deposited. Kelli will start receiving returned bill pay checks, once they have been outstanding for more than 90 days.
- WI only has 1 member now and the last FY dues are still owed. UT would like to call it a wash and no longer wants to have a chapter. Kelli has had no response from MN. She did reach out again to the past treasurer, in FL, but has not received a response. Brandon will reach out to these states to try to get the past due debts resolved.
- The past MI treasurer is still receiving the reports and they have a new treasurer that should be receiving the reports.
- Questions were asked about chapters that involve more than 1 state, such as the MD, VA and DE chapter. Once the dues are collected from each state, in these multi-state chapters, where do the dues go? As an example, the MD dues are not being paid to VA. Is there anyway to figure this out behind the scenes? Kelli will research this and report back.
- Ben Herink moved to approve the treasurer's report minutes as presented. Callie Erickson seconded the motion. Motion passed.

PRESIDENT'S REPORT

- No report

VICE PRESIDENT'S REPORT

- No report

PAST PRESIDENT'S REPORT

- No report.

ZONE REP REPORTS

- Zone A – No report
- Zone B – Working on completing the newsletter from the zone meetings.
- Zone C – Tiffany and Callie are working together to create a joint zone meeting newsletter.
- Zone D – No report

OLD BUSINESS

- Brandon did talk to the NASCOE president regarding the dates of the NASCOE 2025 convention. The NASCOE president would like for NASCOE and NACS to have joint

convention. Brandon also talked to Ivan about the dates of the NASCOE convention being at the same time as the NACS convention. Ivan is taking that into consideration & he said national office speakers will be at both conventions even if they are on the same dates. If the NACS convention dates are changed to sometime in July, then the convention committee should take into consideration going to DC. Options to hold the meeting could be the Farmer Mac's office.

- The committee will be having a 3rd call with Glue Up regarding handling funds for convention. The funds will be tied to the convention account. Kelli will try to be on that call, and it will either be on Monday or Tuesday next week. Kaiti will send out a message with the finalized date & time. The NACS logo will remain the same.

NEW BUSINESS

- The NACS Legislative team is on the hill this week. A topic discussed will be the want to keep a career person in Bill Cobb's position. Dave Bonnett might be on the next board call to give an update on what occurred during hill week.
- A Spring Board Trip to Washington DC may happen in May. The travel dates for Washington DC would be May 20th and May 23rd. All associations will meet together on the first day and the second day will be NACS, NASE, and the FLC's association meeting with Farm Loan staff. Kelli will be unable to travel to Washington DC but will be able to be on a TEAMS meeting during the budget meeting.
- It was discussed whether to still plan to meet in Kansas City as a board for a budget meeting or not. Brandon suggested if we do receive approval from DAFO to have a spring board meeting, we should cancel our meeting in Kansas City and plan to hold a budget meeting in Washington DC. The budget meeting would start at 3pm on Monday the 20th. All board members should try to get a flight that lands no later than 2:15pm.
- Ben Herink moved to cancel the budget meeting in Kansas City and instead hold a budget meeting in Washington DC. Callie Erickson seconded the motion. Motion passed.
- The trip to Washington DC could also be used as a scouting trip to check potential locations for the 2025 convention.

NEXT CONFERENCE CALL – The next board meeting will be on **May 9, 2024**

ADJOURN at 11:50am CST.

4/10/2024

Account Summary			 Customize		
	BUSINESS CHECKING ...4739	\$17,062.61 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$5,001.16 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,646.94 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,972.36 Available balance			
	TIME ACCOUNT ...8837	\$101,163.46 Account balance			

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Account 8837: 7 Month CD (opened 1/4/2024)

Upcoming Obligations: none

Total Outstanding checks: Check #2564 – Alabama Dues Reimbursement - \$98

Bill Pay – Illinois Dues Reimbursement - \$491

Bill Pay Checks more than 30 days old not cashed:

2/1/2024 & 2/2/2024– South Carolina Chapter – Replacement Checks for past Dues Reimbursements

2/7/2024 – North Carolina Chapter – FY24 Qtr 1 Dues Reimbursement

2/26/2024 – South Dakota – Zone A/B Meeting Attendance

2/26/2024 – New Mexico – Zone A/B Meeting Attendance

3/7/2024 – Virginia – Zone C/D Meeting Attendance

3/7/2024 – North Carolina – Zone C/D Meeting Attendance

3/7/2024 – Indiana – Zone C/D Meeting Attendance

****Bill Pay checks not cashed within 90 days are returned to the account.**

Dues Reimbursement – see attached spreadsheet

4/10/2024

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ/HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	2/2/2024
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	11/3/2023
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	NA	NA	NA	NA	NA
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2032	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

4/10/2024

Dues Reimbursements Paid by National FY24				
Quarter	1st Qtr '24	2nd Qtr '24	3rd Qtr '24	4th Qtr '24
PP	6/1/2023 - 8/23/2023	9/7/2023 - 11/29/2023	12/13/2023 - 2/28/2024	3/1/2024 - 5/31/2024
UNION NAME				
Alabama	12/8/2024	4/7/2024		
Arkansas	1/15/2024	Email Sent 3/24/24		
CA/NV/AZ	NA	NA	NA	NA
Colorado	Discrepancy with Deposit Amt and Member List			
Florida				
Georgia	1/15/2024			
Iowa	2/1/2024	2/1/2024	4/7/2024	
Idaho	1/2/2024	4/7/2024	4/7/2024	
Illinois	12/29/2023	4/10/2024	4/10/2024	
Indiana	12/29/2023	4/5/2024	4/5/2024	
Kansas	email sent			
Kentucky	No PP's			
Louisiana	1/5/2024			
Michigan	12/29/2023			
Minnesota				
Missouri				
Mississippi	4/5/2024	4/5/2024	4/5/2024	
MT/WY	email sent			
North Carolina	2/7/2024	4/5/2024	4/5/2024	
North Dakota	NA	NA	NA	NA
Nebraska	1/17/2024			
New Mexico	email sent			
New York	12/29/2023			
Ohio	1/15/2024	4/7/2024	4/7/2024	
Oklahoma	NA	NA	NA	Na
Pennsylvania	1/4/2024			
South Carolina				
South Dakota	1/9/2024			
Tennessee	4/5/2024	4/5/2024		
Texas	1/17/2024			
VA/DE	4/5/2024	4/5/2024	4/7/2024	
Washington	4/5/2024	4/5/2024	4/7/2024	
Wisconsin				

May 09, 2024 - BOARD MEETING MINUTES

CONFERENCE CALL at 11:00 A.M. CST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A; Callie Erickson, Zone B; Tiffany Grody, Zone C; and Jon Travis, Zone D

BOARD MEMBER REPORTS:

SECRETARY'S REPORT

- Reviewed minutes from the April 11, 2024, board meeting. Callie Erickson moved to approve the April board meeting minutes as presented. Ben Herink seconded the motion. Motion passed.
- Officer reports to me by June 7th for the annual report.

TREASURER'S REPORT

- Review account balances, budget & bills/dues to be paid.
- AL has an outstanding check and SC has two checks that will be returned.
- Dues reimbursement were paid in April
- Ben Herink moved to approve the treasure's report minutes as presented. Callie Erickson seconded the motion. Motion passed.

PRESIDENT'S REPORT

- No report

VICE PRESIDENT'S REPORT

- No report

PAST PRESIDENT'S REPORT

- Working on the announcement for the Blood Sweat & Tears award

ZONE REP REPORTS

- Zone A – Jason is reaching out to members encouraging them to attend national convention.
- Zone B – The newsletter was sent out yesterday for zone meetings.
- Zone C – Tiffany thanked Callie for sending the zone meetings newsletter out to the members.
- Zone D – No report.

OLD BUSINESS

- Glue Up - progress has been made on the Convention set up as well as determining what should be listed on the website. Kaiti is spearheading the team. The team is also working on adding members to the website. Glue Up will send out an email to tell everyone how to access their account.
- Kaiti will update the current website homepage to include a link to convention registration on the glue up website.
- The convention information is listed on the new website. The new website will be a huge help when it comes to convention. The website has the capabilities to maintain a registration list and to create name badges. Emails can be sent to everyone who registered and there is also a CQR code that can help you register once you arrive at the hotel.

- Dave Bonnett gave an overview of their trip to the Hill. Dave thanked everyone for allowing him and three others to attend and they are currently working on a report to send out to members. They were able to meet with 18 Congressmen and women while in Washinton DC. During these meetings they discussed several topics, including staffing concerns and the need for additional funds, revising or removing term limits, increasing loan limits, and the Farm Bill. In addition to discussing their topics and concerns, they also spend time educating Congressmen and women who are not familiar with Agriculture.

NEW BUSINESS

- Brandon has sent all the invites to national office for convention. The FL SED invite will go out today. He will work on a draft agenda.
- Plans are being finalized for the Spring Board Trip to DC. It appears all associations will be meeting together with national office leadership on the first day. The second day will be when NACS, FLC, NASE, and some of NADD will meet with national office FLP staff.
- Discussed topics to present to national office leadership.
- Maureen may join the board in Washington DC to check potential convention places for 2025.

NEXT CONFERENCE CALL – The next board meeting will be on **June 13, 2024**

ADJOURN at 12:14pm. CST

5/8/2024

Account Summary			Customize		
	BUSINESS CHECKING ...4739	\$22,269.52 Available balance			
	BUSINESS MARKET RATE SAVINGS ...9036	\$5,001.20 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,647.03 Available balance			
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,972.39 Available balance			
	TIME ACCOUNT ...8837	\$101,549.98 Account balance			

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Account 8837: 7 Month CD (opened 1/4/2024)

Upcoming Obligations: none

Total Outstanding checks: Check #2564 – Alabama Dues Reimbursement - \$98

Bill Pay Checks more than 30 days old not cashed:

2/1/2024 & 2/2/2024– South Carolina Chapter – Replacement Checks for past Dues Reimbursements –
Both Returned – email sent again

2/26/2024 – New Mexico – Zone A/B Meeting Attendance

3/7/2024 – Virginia – Zone C/D Meeting Attendance

3/7/2024 – Indiana – Zone C/D Meeting Attendance

4/5/2024 – Tennessee – Qtr 1 & 2 Dues Reimbursements

4/5/2024 – Mississippi – Qtr 1, 2, 3 Dues Reimbursements

4/5/2024 – Indiana – Qtr 2, 3 Dues Reimbursements

4/5/2024 – North Carolina – Qtr 2, 3 Dues Reimbursements

4/5/2024 – Virginia – Qtr 1, 2 Dues Reimbursements

4/8/2024 – Iowa – Qtr 3 Dues Reimbursement

4/8/2024 – Virginia – Qtr 3 Dues Reimbursement

****Bill Pay checks not cashed within 90 days are returned to the account.**

5/8/2024

Dues Reimbursement – see attached spreadsheet

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ /HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	2/2/2024
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	11/3/2023
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	NA	NA	NA	NA	NA
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2032	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

5/8/2024

Dues Reimbursements Paid by National FY24				
Quarter	1st Qtr '24	2nd Qtr '24	3rd Qtr '24	4th Qtr '24
PP	6/1/2023 - 8/23/2023	9/7/2023 - 11/29/2023	12/13/2023 - 2/28/2024	3/1/2024 - 5/31/2024
UNION NAME				
Alabama	12/8/2024	4/7/2024		
Arkansas	1/15/2024	Email Sent 3/24/24		
CA/NV/AZ	NA	NA	NA	NA
Colorado	Discrepancy with Deposit Amt and Member List			
Florida				
Georgia	1/15/2024			
Iowa	2/1/2024	2/1/2024	4/7/2024	
Idaho	1/2/2024	4/7/2024	4/7/2024	
Illinois	12/29/2023	4/10/2024	4/10/2024	
Indiana	12/29/2023	4/5/2024	4/5/2024	
Kansas	email sent			
Kentucky	No PP's			
Louisiana	1/5/2024			
Michigan	12/29/2023			
Minnesota				
Missouri				
Mississippi	4/5/2024	4/5/2024	4/5/2024	
MT/WY	email sent			
North Carolina	2/7/2024	4/5/2024	4/5/2024	
North Dakota	NA	NA	NA	NA
Nebraska	1/17/2024			
New Mexico	email sent			
New York	12/29/2023			
Ohio	1/15/2024	4/7/2024	4/7/2024	
Oklahoma	NA	NA	NA	Na
Pennsylvania	1/4/2024			
South Carolina				
South Dakota	1/9/2024			
Tennessee	4/5/2024	4/5/2024		
Texas	1/17/2024			
VA/DE	4/5/2024	4/5/2024	4/7/2024	
Washington	4/5/2024	4/5/2024	4/7/2024	
Wisconsin				

SPRING BOARD MEETING – May 21, 2024

McAllister and Quinn's office in Washington DC.

CALL TO ORDER- The meeting was called to order at 3:45 pm EST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer (via TEAMS); Ben Herink, Past President; Jason Quintana, Zone A; Callie Erickson, Zone B; Tiffany Grody, Zone C; Jon Travis, Zone D

BOARD MEMBER REPORTS:

SECRETARY'S REPORT

- No report. Board will review the May board meeting minutes at the June meeting.

TREASURER'S REPORT

- Compared the NACS FY 2023-2024 projected budget to the NACS FY 2023-2024 Actuals and created the NACS FY 2024-2025 projected budget. Also, discussed asking Martin Bomar, while the board is in Washington DC, the proper steps we should take in order to obtain an updated NACS membership list.

PRESIDENT'S REPORT

- Would like to verify which committee members will be attending convention.
- All convention invites have been sent.
- Anthony Curcio will be a speaker during national convention and he will be discussing subsidy rate. Brandon will invite him to the next board meeting to discuss the information he will be sharing at convention. Anthony will plan to stay during the national office Q&A portion of convention.

VICE PRESIDENT'S REPORT

- Kaiti will ask committee chairs to report to her which committee members will be attending convention.
- Would like committees to hold a meeting, prior to convention, to discuss resolutions.

PAST PRESIDENT'S REPORT

- Ben is working on placing the order for the awards.

ZONE REP REPORTS

Zone A – No report

Zone B – Callie had a new FLOT, from MN, contact her about joining NACS.

Zone C – No report.

Zone D – Jon had a new employee contact him about joining NACS. He will also be sending out an email to members asking for possible locations for the joint Zone C/D meeting in 2025.

OLD BUSINESS

- Review of of FY 2024 Goals:
 - **LEGISLATIVE GOAL**
 1. Include Andy on board calls quarterly to improve communication with the Board. *Goal not met.*
 - **MEMBERSHIP**
 2. **510 members.** *The current member count is approximately 490. Goal not met.*

- **CONVENTION ATTENDANCE**
 - 3. **75 - member attendance.** *Held 2023 Convention in Omaha, NE with approximately 66 members in attendance with approximately 16 retirees also in attendance. Goal partially met due to retirees.*
- **ZONE MEETING ATTENDANCE**
 - 4. **At least one member from each Chapter attends their Zone Meeting-** *Goal not met for Zone A/B nor Zone C/D.*
 - 5. **50 – member attendance at each combined Zone Meeting-** *Zone A/B had about 30 attendees and Zone C/D had approximately 40 attendees. Goal not met.*
- **COMMUNICATIONS**
 - 6. Monthly conference calls conducted by the NACS Board (Zone Rep Alternate to attend, if Zone Rep cannot) Conference call on Thursday at 11am central time (2nd Thursday of the month) *Goal met.*
 - 7. Semi-annual conference calls conducted with the Chapter Presidents *Goal not met.*
 - 8. Conduct one conference call with each Committee after National Office responses are received and one prior to National Convention. *Goal met. Contacted committees by email.*
 - 9. Two Newsletters prepared by the Secretary and emailed to the membership per year (one after National Convention and one after NACS Board Meeting with National Office Leadership) *Goal not met.*
 - 10. 12 President Updates per year. *Goal met.*
 - 11. One Zone Newsletter prepared by the Zone Representative and Secretary and emailed to the Zone members after each Zone Meeting. *Goal met.*
 - 12. 12 posts on social media websites (Facebook) per year. *Goal met.*
- **RELATIONS WITH OTHER EMPLOYEE ORGANIZATIONS – FSA Association**
 - Quarterly Calls
 - 13. Quarterly calls with NACS, NASE, NADD, NASCOE, and Chief's Association. NACS continue to work with DAFO to coordinate quarterly calls. *Goal met.*
 - 14. Invite NASCOE President to 2023 NACS Convention and NACS President will attend NASCOE convention, if invited. *Goal met.*

NEW BUSINESS

- Ben Herink moved to reimburse the first-time attendees at \$250 each, not to exceed \$2,500 total. Callie Erickson seconded the motion. Motion Passed.
- Discussed additional topics for our meetings with national office staff this week. We also reviewed the agenda for this week.
- Convention Planning
 - Kaiti will talk to committees and explain the process for the committee breakout sessions.
 - Crystal is working on the Annual Report. Reminded board members to send their board reports to her by June 8th.
 - Brandon is finalizing the agenda.
 - Officer candidates

Meeting adjourned at 7:39 pm EST.

June 13, 2024 - BOARD MEETING MINUTES

CONFERENCE CALL at 11:00 A.M. CST

ROLL CALL – Brandon Waldron, President; Kaiti Steckman, Vice President; Crystal Zwilling, Secretary; Kelli Woita, Treasurer; Ben Herink, Past President; Jason Quintana, Zone A (Absent); Callie Erickson, Zone B; Tiffany Grody, Zone C; and Jon Travis, Zone D

Anthony Curcio will be presenting, on the subsidy rates, at national convention. He joined the board meeting to discuss his presentation and to ask if there were any specific information we would like him to present. Anthony intends to give a brief overview of the history of the subsidy rates, explain how subsidy rates work and how the rates have changed over time.

BOARD MEMBER REPORTS:

SECRETARY'S REPORT

- Reviewed Minutes from the May 9, 2024, board meeting and the Spring Board Meeting.
- The annual report is almost completed but still waiting on a couple of reports.
- Ben Herink moved to approve the May and Spring board meeting minutes as presented. Callie Erickson seconded the motion. Motion passed.

TREASURER'S REPORT –

- Review account balances, budget & bills/dues to be paid.
- Continue to have Bill Pay checks that are outstanding for more than 30 days old. States need to cash/deposit checks timelier.
- Ben Herink moved to approve the treasurer's report minutes as presented. Callie Erickson seconded the motion. Motion passed.

PRESIDENT'S REPORT

No report

VICE PRESIDENT'S REPORT

No report

PAST PRESIDENT'S REPORT

The awards have been ordered, as well as the gifts for the board and committee members.

ZONE REP REPORTS

- Zone A – No report
- Zone B – No report
- Zone C – Tiffany is still needing credential reports from 5 states.
- Zone D – No report

OLD BUSINESS

No report

NEW BUSINESS

- Convention Preparation
 - Making final revisions to the agenda. Several national office leadership will be attending convention.
 - Discussed the memo for granting Admin Leave to attend convention.

- Kaiti and Tiffany will reach out to members to request help with some of the agenda items.
- Brandon is finalizing the Banquet agenda.
- There are 34 confirmed people attending convention.
- Kaiti is working on contacting committee chairpersons to see how many committee members will be attending convention.

NEXT CONFERENCE CALL – The next board meeting will be held at the National Convention on June 23rd, 2024.

ADJOURN at 12:08pm. CST

6/12/2024

Account Summary			 Customize  
	BUSINESS CHECKING ...4739	\$21,328.68 Available balance	⋮
 Earn a \$500 cash rewards bonus			
	BUSINESS MARKET RATE SAVINGS ...9036	\$5,001.24 Available balance	⋮
	BUSINESS MARKET RATE SAVINGS ...3479	\$11,647.13 Available balance	⋮
	BUSINESS MARKET RATE SAVINGS ...3495	\$3,972.43 Available balance	⋮
	TIME ACCOUNT ...8837	\$101,950.93 Account balance	⋮

Account 4739: Checking

Account 3479: Wunder Fund

Account 9036: General Savings

Account 3495: Fairness Fund

Account 8837: 7 Month CD (opened 1/4/2024)

Upcoming Obligations: none

Total Outstanding checks: Check #2564 – Alabama Dues Reimbursement - \$98

Bill Pay Checks more than 30 days old not cashed:

2/1/2024 & 2/2/2024– South Carolina Chapter – Replacement Checks for past Dues Reimbursements – **Returned**

2/26/2024 – New Mexico – Zone A/B Meeting Attendance – **Returned**

3/7/2024 – Indiana – Zone C/D Meeting Attendance – **Returned**

3/7/2024 – North Carolina – Zone C/D Meeting Attendance - **Returned**

4/5/2024 – Tennessee – Qtr 1 & 2 Dues Reimbursements

4/5/2024 – Mississippi – Qtr 1, 2, 3 Dues Reimbursements

4/5/2024 – Indiana – Qtr 2, 3 Dues Reimbursements

4/5/2024 – North Carolina – Qtr 2, 3 Dues Reimbursements

4/8/2024 – Iowa – Qtr 3 Dues Reimbursement

6/12/2024

4/8/2024 – Virginia – Qtr 3 Dues Reimbursement

4/25/2024 – Newt Gilman – April Hill Visits

****Bill Pay checks not cashed within 90 days are returned to the account.**

Dues Reimbursement – see attached spreadsheet

Accounting for Past Due Membership Dues:

A: Utah (10 quarters – 1st Qtr 2020) (currently \$0 payroll deduction) Jesse Russell from Utah contacted me for unpaid dues. They are going to pay current and dissolve or join with a neighboring state.

B: Minnesota (4 Qtrs – 3rd Qtr 2021) email sent

C: West Virginia (8 Qtrs – 3rd Qtr 2020) (Currently \$0 on payroll deduction)

D: Florida (12 Qtrs – 3rd Qtr 2019) – a past member/treasurer was located and she is working on getting the account closed.

Dues Reimbursements

Dues Reimbursements Paid by National FY22/FY23					
Quarter	4th Qtr '22	1st Qtr '23	2nd Qtr '23	3rd Qtr '23	4th Qtr '23
PP	3/8/2022 - 5/17/2022	6/1/2022 - 8/23/2022	9/7/2022 - 11/29/2022	12/13/2022 - 2/28/2023	3/1/2023 - 5/31/2023
UNION NAME					
Alabama	12/21/2022	12/21/2022	4/11/2023	4/11/2023	9/21/2023
Arkansas	2/24/2023	2/24/2023	4/13/2023	4/13/2023	7/26/2023
CA/NV/AZ/HI	N/A	N/A	N/A	N/A	N/A
Colorado	7/7/2023	7/7/2023	7/7/2023	7/7/2023	7/7/2023
Florida	email sent	email sent	email sent	email sent	in contact with the past treasurer
Georgia	3/2/2023	3/2/2023	3/2/2023	3/31/2023	9/20/2023
Iowa	12/22/2022	12/22/2022	1/26/2023	3/28/2023	7/25/2023
Idaho	12/21/2022	12/21/2022	4/13/2023	4/13/2023	9/20/2023
Illinois	12/21/2022	12/21/2022	3/9/2023	5/11/2023	7/26/2023
Indiana	3/2/2023	3/2/2023	4/13/2023	4/13/2023	9/26/2023
Kansas	4/11/2023	4/11/2023	4/11/2023	4/11/2023	8/7/2023
Kentucky	3/8/2023	3/8/2023	3/8/2023	4/25/2023	7/26/2023
Louisiana	2/28/2023	2/28/2023	2/28/2023	5/8/2023	8/7/2023
Michigan	11/25/2022	11/25/2022	4/25/2023	4/25/2023	7/26/2023
Minnesota	email sent	email sent	email sent	email sent	email sent
Missouri	5/31/2023	5/31/2023	5/31/2023	5/31/2023	2/2/2024
Mississippi	5/11/2023	5/11/2023	5/11/2023	5/11/2023	7/26/2023
MT/WY	2/28/2023	2/28/2023	2/28/2023	5/8/2023	11/3/2023
North Carolina	5/10/2023	5/10/2023	5/10/2023	5/10/2023	9/21/2023
North Dakota	N/A	N/A	N/A	N/A	N/A
Nebraska	4/12/2023	4/12/2023	4/12/2023	4/12/2023	7/26/2023
New Mexico	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
New York	4/25/2023	4/25/2023	4/25/2023	4/25/2023	7/26/2023
Ohio	1/27/2023	1/27/2023	1/27/2023	4/26/2023	8/16/2023
Oklahoma	NA	NA	NA	NA	NA
Pennsylvania	4/26/2023	4/26/2023	4/26/2023	4/26/2023	8/1/2023
South Carolina	5/18/2023	5/18/2023	5/18/2023	5/18/2023	9/11/2023
South Dakota	12/23/2022	12/23/2022	3/6/2023	5/8/2023	7/28/2023
Tennessee	9/7/2023	9/7/2023	9/7/2023	9/7/2023	9/7/2023
Texas	4/12/2023	4/12/2023	4/12/2023	4/26/2023	9/25/2023
VA/DE/MD	2/2/2023	2/2/2023	2/2/2023	5/10/2023	8/7/2023
Washington	5/30/2023	5/30/2023	5/30/2023	5/30/2023	5/30/2023
Wisconsin	5/31/2023	5/31/2023	5/31/2023	5/31/2023	email sent

6/12/2024

Dues Reimbursements Paid by National FY24				
Quarter	1st Qtr '24	2nd Qtr '24	3rd Qtr '24	4th Qtr '24
PP	6/1/2023 - 8/23/2023	9/7/2023 - 11/29/2023	12/13/2023 - 2/28/2024	3/1/2024 - 5/31/2024
UNION NAME				
Alabama	12/8/2024	4/7/2024		
Arkansas	1/15/2024	5/13/2024	5/13/2024	
CA/NV/AZ	NA	NA	NA	NA
Colorado		membership and dues discrepancy		
Florida		need to pay old dues		
Georgia	1/15/2024	6/12/2024	6/12/2024	6/12/2024
Iowa	2/1/2024	2/1/2024	4/7/2024	6/11/2024
Idaho	1/2/2024	4/7/2024	4/7/2024	6/11/2024
Illinois	12/29/2023	4/10/2024	4/10/2024	6/11/2024
Indiana	12/29/2023	4/5/2024	4/5/2024	
Kansas				
Kentucky				
Louisiana	1/5/2024	5/13/2024	5/13/2024	6/11/2024
Michigan	12/29/2023	5/13/2024	5/13/2024	6/12/2024
Minnesota				
Missouri				
Mississippi	4/5/2024	4/5/2024	4/5/2024	6/11/2024
MT/WY		membership and dues discrepancy		
North Carolina	2/7/2024	4/5/2024	4/5/2024	6/11/2024
North Dakota	NA	NA	NA	NA
Nebraska	1/17/2024	6/10/2024	6/10/2024	6/10/2024
New Mexico				
New York	12/29/2023			
Ohio	1/15/2024	4/7/2024	4/7/2024	6/11/2024
Oklahoma	NA	NA	NA	Na
Pennsylvania	1/4/2024	5/13/2024	5/13/2024	
South Carolina				
South Dakota	1/9/2024			
Tennessee	4/5/2024	4/5/2024	6/12/2024	6/12/2024
Texas	1/17/2024			
VA/DE	4/5/2024	4/5/2024	4/7/2024	
Washington	4/5/2024	4/5/2024	4/7/2024	6/11/2024
Wisconsin				

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 RuralAmerica.
- 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 committeemember.
 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
2022	Ben Herink	Nebraska	B
2023	Brandon Waldron	Virginia	C

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 Bown	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
2022	John Oosterman	California
2023	Theresa Windham	Georgia

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
Jim Radintz	2023
Bill Cobb	2023

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

Nashville, TN	2022
Omaha, NE	2023
Ft. Lauderdale, FL	2024