

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



**2025-2026
ANNUAL REPORT**

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**NATIONAL ASSOCIATION OF CREDIT SPECIALISTS (NACS)
BOARD MEMBERS - 2025-2026**

<u>President</u> <i>Dustin Mattingly</i>		<u>Work</u> 502-633-3294 Dustin.mattingly@usda.gov	<u>Personal</u> 270-202-3389 djclmatt@gmail.com
<u>Vice President</u> <i>Jeremey Burner</i>		<u>Work</u> 540-899-9492 jeremey.burner@usda.gov	<u>Personal</u> 540-331-3232 jburner@vt.edu
<u>Secretary</u> <i>Crystal Zwilling</i>		<u>Work</u> 217-331-6905 crystal.zwilling@usda.gov	<u>Personal</u> 618-606-2265 czwilling_5@hotmail.com
<u>Treasurer</u> <i>Tiffany Grody</i>		<u>Work</u> 937-404-3139 tiffany.grody@usda.gov	<u>Personal</u> 937-725-1337 tiffany.grody@gmail.com
<u>Past President</u> <i>Kaiti Steckman</i>		<u>Work</u> 308-395-8586 kaitlynn.steckman@usda.gov	<u>Personal</u> 402-871-8651 Ksteckman2@gmail.com

<u>Zone A Rep.</u> Amy Larson		<u>Work</u> 406-228-4321 Amy.Larson1@usda.gov	<u>Personal</u> 507-360-3748 adykema92@gmail.com
<u>Zone B Rep.</u> Callie Erickson		<u>Work</u> 641-531-3019 Callie.erickson@usda.gov	<u>Personal</u> 712-790-7170 Calliejo.erickson@gmail.com
<u>Zone C Rep.</u> Vicki Swift		<u>Work</u> 606-575-3250 vicki.swift@usda.gov	<u>Personal</u> 606-307-1552 vickihswift@yahoo.com
<u>Zone D Rep.</u> Sara Harris		<u>Work</u> 229-514-3157 sara.harris@usda.gov	<u>Personal</u> 229-526-0322 saraloo25@yahoo.com

NACS ZONE ALTERNATES

Zone A – Ransom Satterlee, WA	Zone B – Makala Muller, NE
Zone C – Nathan Denney, KY	Zone D – Angela Reid, FL

NACS Committee Members

*Chairperson, **Vice Chair

FLP – Loan Making	Member	Alternate
Zone A	Christopher Woodworth, WA	Marjorie Capdeville, MT
Zone B	Irby McWilliams, TX*	Ben Herink , NE
Zone C	Robin Kleiman, IN	Brandon Waldron, VA
Zone D	Clint Rideout, NC	Alisa Folsom, GA

FLP – Loan Servicing	Member	Alternate
Zone A	Jason Quintana, WA	Mercedes A Jauregui Guardron, HI
Zone B	Brittney Schroeder, TX	Kristy Smith, SD
Zone C	Nathan Denney, KY*	Anna Armstrong, KY
Zone D	Angela Reid, FL	Brent Hall , GA

Information Technology (IT)	Member	Alternate
Zone A	Ransom Satterlee, WA*	Vacant
Zone B	Debra Schlieff, ND	Whitney Simmons, TX
Zone C	Sarah Kinnamon, MD	Skylar Mays, KY
Zone D	Tonya Washington, AR	Vacant

Legislative	Member	Alternate
Zone A	Christina Escobedo, TX	Vacant
Zone B	Nancy Harrell, SD	Vacant
Zone C	Jacob Pinkston, VA	Vacant
Zone D	Newt Gilman, GA*	Vacant

Management & Personnel	Member	Alternate
Zone A	Jessica Weigand, NM	Vacant
Zone B	Eric Mortimer, TX*	Mikelle Munnings, TX
Zone C	Angela Wasierski, MI	Cheryl McGraw, KY
Zone D	Theresa Windham, GA	Channa Thompson, AR

Membership	Member	Alternate
Zone A	Makala Muller, NE	Vacant
Zone B	Heather Cox, TX*	Vacant
Zone C	Kim Knight, OH *	Vacant
Zone D	Jon Travis, TN	Vacant

Presidents Report

If you were to look back at most previous presidents' reports, I believe you'd find a majority starting by thanking the presidents who have served before them. After serving as President, I believe there is a good reason for that. More than a handful of times I have called on my predecessors to talk through things. Each of them provided advice and encouragement, and for that I am thankful. To have my name in the back of the agenda every year alongside the previous presidents is such an incredible honor.

Serving as President has been both the most exciting and the most rewarding role I've had within NACS. Having the chance to see the full scope of our association's work has given me deep appreciation for everyone who keeps things moving. It's remarkable how closely NACS is connected to decisions at all levels—from program improvements to delivery, IT, and legislative efforts.

When people ask what NACS does, it's hard to sum up because we truly are involved in every part of the process. I am continually impressed by how willingly our members share their time, energy, and expertise to make farm loans the best they can be. The most rewarding part of NACS is that most of the items we push for will assist the farmers and ranchers we serve.

Thank you to everyone who has stepped forward to support our mission. A special thank-you to the NACS Board members—your support has made my time as President enjoyable, and I'm grateful for the teamwork that keeps everything running well.

As you go back through the history of this position, you'd find each president steps into a new and different situation. At the start of my term, we were starting to feel the effects of DRP/VERA, leaving offices shorthanded. We then jumped straight into a shutdown, the longest on record lasting 43 days. It was during this time that I was able to build a strong relationship with NADD, NASCOE, NASE and FLCA. While USDA was shutdown and many of our members worried about how we would come out of the shutdown, all the associations were working to piece together different sources so that we could protect our positions and provide information to our members.

Coming out of the shutdown, we all were in buckle down and get caught up mode. We had producers waiting on us, and as always, even short staffed we responded. Putting out obligations at a record pace. After the dust settled and the effects of DRP starting to sink in, we fell into a time of uncertainty. We had a budget, we had jobs, but we had no answers. I can reiterate again that FSA leadership was along for the ride as well. National Leadership shared with the associations what they could when they could.

That led us into our Zone meeting. With reduced membership and attendance, we decided to get together as a whole in hopes that it would encourage attendance from our members and national office employees alike. It was still a small but mostly united group asking questions that were again met with little to no answers. We were being introduced to a private model structure to improve efficiencies more commonly referred to as the “Georgia model”. We were shifting gears from “Flex” to (COT) off the shelf software to replace our aging IT infrastructure. The answers we were seeking about hiring and replacing staff could not be answered. Once again, we left Zone with uncertainty, but before leaving we were reminded of our “Why” from a dear friend of NACS.

Since the Zone meeting all the associations and national leadership have been busy working together. NACS has appointed many of our members to various task forces including the IT Modernization Group. The board and I have been on quarterly and monthly calls with DAFLP, DAFO and the Administrator’s office. During these calls we have relayed the needs and concerns of our members. We took these needs and concerns to DC during our meetings with legislative staffers and appropriation committees. The need for staffing is heard and supported by the very farmers and ranchers we serve.

I want to end this term with a couple of challenges to all members. We are a diverse group with a similar passion (remember our “Why”). We are all different. We all come from different backgrounds and different worldviews. One thing we all share is that we are members of NACS. The president is no greater than any single member. I challenge all members to: Speak up, don’t be afraid to have your voice heard. Participate; a strong organization needs multiple voices.

Lastly, I want to thank you for giving this kid from a small farm in Kentucky a chance to lead this amazing organization. I took this job with FSA to serve the people I grew up around and I tried my best to lead the association the same way.

Dustin Mattingly

NACS President

VICE PRESIDENT'S REPORT

It has been my privilege to serve as the NACS Vice President over the past year. I have truly enjoyed working with our committees, the Board, NACS members, and the National Office as we continue striving to make FSA a better place. NACS is a remarkable organization, united by a shared purpose—improving FSA not for ourselves, but for the farmers we serve.

It was a privilege working with Dustin to appoint each committee's slate of members and alternates. extend my sincere appreciation to all committee members and alternates for your dedication and hard work. Each committee has invested countless hours reviewing resolutions, joining conference calls, and preparing for national convention. Your efforts are the heart and soul of this organization. I encourage you to keep bringing forward new and creative ideas to help strengthen FSA.

This year, Dustin and I had the unique opportunity to represent the Legislative Committee on Capitol Hill in April. It was an eye-opening experience that pushed me outside my comfort zone in the best way. I encourage every member to get involved in a committee—even those that may not seem like the perfect fit. Growth often happens when we step into new and unfamiliar spaces.

Thank you all for giving me the opportunity to serve as your NACS Vice President this past year. I encourage each of you to stay engaged, not only in your state organization but also at the national level. Your involvement is essential to our continued success. I am looking forward to where the next year will take us all.

"We're all working together; that's the secret."
-Sam Walton

Respectfully,

Jeremey Burner
NACS Vice President

SECRETARY'S REPORT

It has been an honor and a privilege to serve as the NACS Secretary again this year. I feel very fortunate to have had the opportunity to be Secretary and represent this great Association. Even though this is my third year in this role and I have been a member of NACS for several years, I am always amazed at the work we do as an Association and how passionate we all are about Farm Loan Programs. We are always working to improve Farm Loan Programs in ways that benefit both our borrowers and employees.

After the National Convention last year, I created a newsletter that included highlights from Convention. Although the newsletter was a bit lengthy, I tried to give members an overview of what each day entails during National Convention. It is so amazing to see the work we accomplish throughout the week with meetings with DAFLP and DAFO, the committee breakout sessions and then the resolution process we have during our annual meeting. DAFLP and DAFO are huge supporters of NACS, and they work very hard to attend our NACS Conventions, in person, each year. In addition to hearing updates directly from DAFLP and DAFO speakers, we also have a Question-and-Answer session with them, where we are given the opportunity to ask questions as well as share our feedback about Farm Loan Programs. I encourage all of you to attend a Zone Meeting or National Convention or both events, next year.

Although the NACS Board did not travel to Washington DC to meet with national office staff, we were given the opportunity to have quarterly TEAMS meetings with DAFLP to share information and provide feedback on Farm Loan Program related matters.

I want to thank you all for the opportunity to be your NACS Secretary. I have enjoyed my time on the NACS Board, and I hope I will see several of you in Colorado Springs, CO at the NACS National Convention.

Crystal Zwilling
NACS Secretary

Treasurer's Report

It has been an honor and a privilege to serve as the NACS 2025-2026 Treasurer.

The three Wells Fargo accounts were closed on June 27, 2025, with all remaining funds deposited into the respective accounts at First Bank and Trust Company. On January 11, 2026, the First Bank and Trust Company 15-month Certificate of Deposit, in the amount of \$105,000 matured. The principal was reinvested into a 9-month Certificate of Deposit earning 3.5% interest and maturing on October 12, 2026.

Improvements have been made to both the obtaining of membership reports from Chapters and timeliness of issuing state dues reimbursements. All Chapters have embraced the state dues reimbursements being made by direct deposit into their Chapter bank accounts. This has improved efficiency with checks not needing to be reissued and Chapter treasurers not having to make physical deposits to their accounts.

The decrease in membership was a direct result of retirements and the Deferred Resignation Program. The estimated membership at the beginning of FY 2026 was 468 members and the estimated membership at the end of this FY 2026 is 415 members. With decreasing membership, it is more difficult to meet our day-to-day costs of running our association. Membership dues have remained at \$6.00 per pay period since the 4th quarter of 2022. To break even, we need to increase the amount of dues that are being paid by members. An increase in membership would only improve our bottom line.

The board has analyzed our fixed costs and evaluated the minimum dues increase that would bring the association to a positive cashflow. It was determined an increase of \$2.50 per pay period per member would provide a positive margin of \$3,251 after all expenses are deducted. This equates to the National membership dues being \$8.50 per pay period based on 415 members.

Enclosed in my report is a side-by-side comparison of the FY 2027 budget with \$6.00 per pay period dues showing a loss of \$23,724. The current year budget with one quarter of dues collected at \$6.00 per pay period and three quarters of dues collected at \$8.50 per pay period shows a much smaller loss of \$4,011.55. The final column shows a typical year budget with four quarters of \$8.50 per pay period dues being received and a positive cash flow of \$3,251.

I truly thank you for having the confidence and providing me with the opportunity to serve another year as your NACS Treasurer. I have enjoyed working with all the members and hope to continue to serve as your NACS Treasurer again for the next year to continue the process of getting all chapters current on dues reimbursements.

Respectfully Submitted,

Tiffany N. Grody

NACS Treasurer

The following financial reports are included in the Annual Report:

- NACS-FSA Statement of Financial Position
- NACS FY 2026 Budget Comparison – 6/1/2025 through 5/31/2026
- NACS FY 2027 Budget – 6/1/2026 through 5/31/2027
- Membership Summary Report FY 2020 through FY 2026

NACS-FSA Statement of Financial Position

	As of May 31, 2025	As of May 31, 2026	Difference Between 2026 & 2025
Assets			
Cash and Bank Accounts			
First Bank and Trust - Accounts established 10/2024			
Checking (*1604)	\$19,613.94	\$12,950.38	(\$6,663.56)
Wunder Fund (*3315)	\$12,520.54	\$12,983.98	\$463.44
Fairness Fund (*3323)	\$3,678.10	\$3,988.00	\$309.90
Certificate of Deposit (*0392) -Matures 10/12/2026	\$0.00	\$106,409.59	\$106,409.59
Certificate of Deposit (*0202) -Matures 1/11/2026	\$107,369.24	\$0.00	(\$107,369.24)
Wells Fargo			
Checking (*4739)	\$10,378.95	\$0.00	(\$10,378.95)
Wunder Fund (*3479)	\$300.05	\$0.00	(\$300.05)
Fairness Fund (*3495)	\$300.03	\$0.00	(\$300.03)
General Savings (*9036)	\$300.03	\$0.00	(\$300.03)
Certificate of Deposit (*8837) -Matures 8/4/2024	\$0.00	\$0.00	\$0.00
Total Cash and Bank Accounts	\$154,460.88	\$136,331.95	(\$18,128.93)
Accounts Receivable			
Dues deemed collectable that are past due	\$698.00	\$0.00	(\$698.00)
Total Assets	\$155,158.88	\$136,331.95	(\$18,826.93)
Liabilities and Equity			
Checks Not Cashied	\$0.00	\$0.00	\$0.00
Zone Meeting Reimbursement Due to State Chapters	\$2,400.00	\$300.00	(\$2,100.00)
Dues Obligation Back to State Chapters	\$17,479.24	\$7,402.85	(\$10,076.39)
Total Liabilities	\$19,879.24	\$7,702.85	(\$12,176.39)
Total Equity	\$135,279.64	\$128,629.10	(\$6,650.54)
Total Liabilities and Equity	\$155,158.88	\$136,331.95	(\$18,826.93)

NACS FY 2026 Budget - 6/1/2025 through 5/31/2026

	2025-26 Budget	2025-2026 Actuals	Difference Between Actual & Budget
Revenue			
Dues			
Prior Zone A Dues	\$ -	\$ 648.00	\$ 648.00
Prior Zone B Dues	\$ -	\$ -	\$ -
Prior Zone C Dues	\$ -	\$ -	\$ -
Prior Zone D Dues	\$ -	\$ -	\$ -
Total Prior FY's Dues	\$ -	\$ 648.00	\$ 648.00
Zone A Dues	\$ 7,800.00	\$ 10,849.00	\$ 3,049.00
Zone B Dues	\$ 26,208.00	\$ 35,158.02	\$ 8,950.02
Zone C Dues	\$ 22,464.00	\$ 24,721.70	\$ 2,257.70
Zone D Dues	\$ 17,316.00	\$ 24,944.44	\$ 7,628.44
Lifetime Memberships	\$ -	\$ 200.00	\$ 200.00
State Dues Reimbursements	\$ -	\$ 37,277.94	\$ 37,277.94
Total Dues	\$ 73,788.00	\$ 58,595.22	\$ (15,192.78)
Interest Income	\$ 5,000.00	\$ 5,142.29	\$ 142.29
Dillard Financial	\$ 7,500.00	\$ 7,500.00	\$ -
Dillard Financial First Time Attendee	\$ 500.00	\$ 500.00	\$ -
Wunder Fund Transfer	\$ 2,500.00	\$ 1,155.00	\$ (1,345.00)
Other Sponsorships (Wunder Fund Donator	\$ 1,200.00	\$ 1,287.00	\$ 87.00
Transfer from Savings	\$ 10,000.00	\$ -	\$ (10,000.00)
Total Revenue	\$ 100,488.00	\$ 74,827.51	\$ (25,660.49)
Expenses			
Consultant Fees			
Consultant Retainer Fees	\$ 60,000.00	\$ 60,000.00	\$ -
Travel/Meals/Misc.	\$ 1,000.00	\$ 419.00	\$ (581.00)
Total Consultant Fees	\$ 61,000.00	\$ 60,419.00	\$ (581.00)
Convention Expenses			
Awards	\$ 800.00	\$ 570.90	\$ (229.10)
Board Travel	\$ 5,000.00	\$ 5,462.66	\$ 462.66
Committees			
FLP-Loan Making Committee	\$ 1,600.00	\$ 1,200.00	\$ (400.00)
FLP-Loan Servicing Committee	\$ 1,600.00	\$ 1,600.00	\$ -
IT Committee	\$ 1,600.00	\$ 850.41	\$ (749.59)
Legislative Committee	\$ 2,000.00	\$ 1,200.00	\$ (800.00)
Membership Committee	\$ 1,600.00	\$ 800.00	\$ (800.00)
Management & Personel Committee	\$ 1,600.00	\$ 1,200.00	\$ (400.00)
First Time Attendee Incentive	\$ 2,500.00	\$ 1,155.00	\$ (1,345.00)
Dillard Financial First Time Attendee	\$ 500.00	\$ -	\$ (500.00)
Convention General Expense	\$ 2,500.00	\$ 2,500.00	\$ -
Convention Planning Travel	\$ 1,500.00	\$ 1,240.37	\$ (259.63)
Total Convention Expenses	\$ 22,800.00	\$ 17,779.34	\$ (5,020.66)
Legislative Expenses	\$ 4,500.00	\$ 3,281.08	\$ (1,218.92)
General Board Travel	\$ 1,200.00	\$ 837.02	\$ (362.98)
Supplies/Postage/Other Expenses	\$ 50.00	\$ 159.00	\$ 109.00
IT Expenses			
Glue Up	\$ 2,489.00	\$ 2,489.00	\$ -
Total IT Expense	\$ 2,489.00	\$ 2,489.00	\$ -
Zone Meetings			
Zone Meeting - NACS President Travel	\$ 2,250.00	\$ 837.00	\$ (1,413.00)
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	\$ 6,837.00	\$ (1,413.00)
Total Expense	\$ 100,289.00	\$ 91,801.44	\$ (8,487.56)
Margin	\$ 199.00	\$ (16,973.93)	\$ (17,172.93)

NACS FY 2027 Budget - 6/1/2026 through 5/31/2027

	2026-2027 Proposed Budget \$6.00 Dues	2026-2027 with \$8.50 Dues for 3 Quarters	Typical Year with Increase to \$8.50 Dues	
Revenue				
Dues				
Prior Zone A Dues	\$ -	\$ -	\$ -	
Prior Zone B Dues	\$ -	\$ -	\$ -	
Prior Zone C Dues	\$ -	\$ -	\$ -	
Prior Zone D Dues	\$ -	\$ -	\$ -	
Total Prior FY's Dues	\$ -	\$ -	\$ -	
Zone A Dues	\$8,268.00	\$ 10,785.50	\$ 11,713.00	53 Members
Zone B Dues	\$23,088.00	\$ 30,118.00	\$ 32,708.00	148 Members
Zone C Dues	\$19,500.00	\$ 25,437.50	\$ 27,625.00	125 Members
Zone D Dues	\$13,884.00	\$ 18,111.50	\$ 19,669.00	89 Members
Lifetime Memberships	\$ -	\$ -	\$ -	
State Dues Reimbursements	\$ -	\$ -	\$ -	
Total Dues	\$ 64,740.00	\$ 84,452.50	\$ 91,715.00	415 Total Members
Interest Income	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	
Dillard Financial	\$ 7,500.00	\$ 7,500.00	\$ 7,500.00	
Dillard Financial First Time Attendee	\$ 500.00	\$ 500.00	\$ 500.00	
Wunder Fund Transfer	\$ 3,787.00	\$ 3,787.00	\$ 3,787.00	
Other Sponsorships (Wunder Fund Donations)	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	
Transfer from Liquid Accounts	\$ -	\$ -	\$ -	
Total Revenue	\$ 78,952.00	\$ 98,664.50	\$ 105,927.00	
Expenses				
Consultant Fees				
Consultant Retainer Fees	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	
Travel/Meals/Misc.	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	
Total Consultant Fees	\$ 61,000.00	\$ 61,000.00	\$ 61,000.00	
Convention Expenses				
Awards	\$ 800.00	\$ 800.00	\$ 800.00	
Board Travel	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	
Committees				
FLP-Loan Making Committee	\$ 1,600.00	\$ 1,600.00	\$ 1,600.00	
FLP-Loan Servicing Committee	\$ 1,600.00	\$ 1,600.00	\$ 1,600.00	
IT Committee	\$ 1,600.00	\$ 1,600.00	\$ 1,600.00	
Legislative Committee	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	
Membership Committee	\$ 1,600.00	\$ 1,600.00	\$ 1,600.00	
Management & Personel Committee	\$ 1,600.00	\$ 1,600.00	\$ 1,600.00	
First Time Attendee Incentive	\$ 3,787.00	\$ 3,787.00	\$ 3,787.00	
Dillard Financial First Time Attendee	\$ 500.00	\$ 500.00	\$ 500.00	
Convention General Expense	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	
Convention Planning Travel	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	
Total Convention Expenses	\$ 25,087.00	\$ 25,087.00	\$ 25,087.00	
Legislative Expenses	\$ 4,500.00	\$ 4,500.00	\$ 4,500.00	
General Board Travel	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	
Supplies/Postage/Other Expenses	\$ 150.00	\$ 150.00	\$ 150.00	
IT Expenses				
Glue Up	\$ 2,489.00	\$ 2,489.00	\$ 2,489.00	
Total IT Expense	\$ 2,489.00	\$ 2,489.00	\$ 2,489.00	
Zone Meetings				
Zone Meeting - NACS President Travel	\$ 2,250.00	\$ 2,250.00	\$ 2,250.00	
Zone Meeting - State Travel	\$ 4,800.00	\$ 4,800.00	\$ 4,800.00	
Zone Meeting - Zone Rep Travel	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	
Total Zone Meeting Expenses	\$ 8,250.00	\$ 8,250.00	\$ 8,250.00	
Total Expense	\$ 102,676.00	\$ 102,676.00	\$ 102,676.00	
Margin	\$ (23,724.00)	\$ (4,011.50)	\$ 3,251.00	

2020-2025 NACS Membership Summary Report
May 31, 2026

Zone A	FY25-26 Members Estimated	FY24-25 Members Estimated	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members	Zone B	FY25-26 Members Estimated	FY24-25 Members Estimated	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members
California/Nevada/Arizona	9	6	6	6	8	7	Iowa	23	25	25	21	28	33
Colorado	7	6	6	4	6	7	Kansas	11	14	16	13	15	21
Idaho	7	8	8	8	9	9	Minnesota	12	6	12	20	19	25
Montana/Wyoming	13	10	18	14	17	18	Missouri	7	18	14	13	13	18
New Mexico	8	8	10	8	11	13	Nebraska	28	30	35	27	26	29
Utah	0	0	0	0	0	0	North Dakota	9	11	0	0	1	6
Washington	9	11	10	7	6	10	Oklahoma	0	0	0	1	1	5
							South Dakota	20	21	30	13	12	21
							Texas	38	45	40	36	32	27
Zone A Totals	53	49	58	47	57	64	Zone B Totals	148	170	172	144	147	185
Zone C	FY25-26 Members Estimated	FY24-25 Members Estimated	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members	Zone D	FY25-26 Members Estimated	FY24-25 Members Estimated	FY23-24 Members	FY22-23 Members	FY21-22 Members	FY20-21 Members
Illinois	16	18	19	19	26	33	Alabama	11	13	13	13	16	17
Indiana	15	17	18	14	14	17	Arkansas	24	32	28	22	28	33
Kentucky	36	43	41	39	39	43	Florida	3	4	3	2	2	3
Michigan	8	8	10	13	15	18	Georgia	22	23	21	17	24	24
New York	4	5	4	3	5	8	Louisiana	6	7	5	7	8	10
Ohio	23	23	27	22	23	28	Mississippi	4	7	8	11	12	15
Pennsylvania	10	9	9	9	10	12	North Carolina	12	16	8	13	15	16
Virginia/Delaware/Maryland	13	17	17	16	18	22	South Carolina	3	3	4	5	6	4
West Virginia	0	0	0	0	0	0	Tennessee	4	4	5	6	8	15
Wisconsin	0	0	1	6	8	12							
Zone C Totals	125	140	146	141	158	193	Zone D Totals	89	109	95	96	119	137
Membership Totals								415	468	471	428	481	537

Past President's Report

I have been incredibly fortunate to serve on the NACS Board over the past four years, and during periods of significant change and opportunity within FSA. It has been an honor to work alongside so many talented NACS members, and I am grateful for the relationships built, ideas shared, and the chance to contribute to meaningful discussions. Past President tends to be more of an advisory role, and this year's Board has put in all the hard work! Thank you to my fellow board members for all you have done for NACS in 2025-2026.

One of the best things about NACS is how many opportunities there are to be involved. My time on the board may be coming to a close, but I will continue to be dedicated to committees, assisting with membership, serving on work groups, and planning and organizing for Zone Meetings and Convention. Every opportunity I've had within NACS has been rewarding – even the stressful ones! Take advantage of the experiences we have to offer through NACS. Great things come when we surround ourselves with other people who are also passionate about Farm Loan Programs!

As I conclude my service as Past President, one piece of advice I would offer to our membership is to stay engaged and keep your board members and zone reps informed about what is happening in your states. Whether it involves staffing changes, hiring efforts, office structure, budget impacts, process updates, training opportunities, state meetings, or simply issues affecting day-to-day operations, these details are important. One of the greatest strengths of our association is having information flow in from the field and to be a collective voice and liaison with agency leadership, other employee associations, and legislatively. Your insights help ensure your board understands how changes are being implemented across the country and allows NACS to be proactive and prepared to support our membership as FSA continues to evolve.

Thank you for the incredible opportunity to serve on the board. Having support from the NACS family will get you through the tough times, something I am so thankful for! There is always something new and exciting on the horizon at FSA, and I can't wait to see what we as NACS members will get to tackle in the upcoming year!

Kaiti Steckman
NACS Past President

ZONE A REPRESENTATIVE'S REPORT

Thank you for having me serve as the Zone A Representative again this year. I have been with the Agency for 24 years and currently serve as Farm Loan Manager in the "Middle of Nowhere" Glasgow, MT. I have been a member of NACS nearly my entire career and have served in various capacities on many committees and as Zone A Representative, filling in mid-year on a vacant term and serving two additional terms over the years. I am also the MT/WY Chapter President.

Thank you to everyone who made the combined Zone meeting in Kansas City a success with great attendance from all Zones.

Thank you to everyone in Zone A who served as a primary or alternate on a committee this year and to anyone who attends the Convention and agrees to fill in if others are not present.

- Loan Making: Christopher Woodworth, WA and Alternate Marjorie Capdeville, MT
- Loan Servicing: Mercedes A Jauregui Guardron, HI and No Alternate
- IT: Ransom Satterlee, WA and No Alternate
- Management Personnel: Jessica Weigand, NM and No Alternate

I challenge all members to become more actively involved and pursue a position with the board or on a committee. Being a Zone Representative or on a committee is an excellent way to ease yourself into being more active!

It has again been an honor to serve as your Zone Representative. I look forward to seeing everyone at the National Convention in Colorado Springs, CO. Please invite a friend and make the trip!

Amy Larson

Zone A Representative

NACS-FSA

ZONE B REPRESENTATIVE'S REPORT

It has been an honor to serve as the Zone B Representative yet again this past year, this has been my third year serving on the NACS Board on behalf of Zone B. This past year has been quite a year with many changes to our loan writing practices. It has been a privilege to work alongside such a respected and knowledgeable executive board as well as fellow zone representatives throughout 2025-2026. Their camaraderie, support, and leadership made this experience both enjoyable and memorable.

Our 2026 Zone Meeting was the first all Zone Meeting that was held February 5-7, 2026, in Kansas City, MO. There were approximately 30 NACS members in attendance, with it being the first NACS's event for 4 attendees. We were fortunate to have several distinguished guests join us in-person Ronnie Russell, SED for Missouri, Houston Bruck, Deputy Administrator for Farm Loan Programs, Steve Dillard, Jason List, and Brian Hayden of Dillard Financial Services, Keith Hiser, NADD President, and Alan Hoskins, NRLA. We were joined virtually by Bill Beam, FSA Administrator, Kimberley Graham, Acting FSA Associate Administrator, Trina Brake, Deputy Administrator of Field Operations and the rest of her team, and FLP NO staff. Our NACS Legislative Consultant, Andy Quinn, joined virtually on Saturday. Thanks to everyone who attended and presented at our Zone meeting and made this first all Zone Meeting a success!

We unfortunately couldn't travel to DC this year as we have in the past due to budget constraints, however, the board has held some quarterly calls with Houston and his team.

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 2025 -26 year were:

Loan Making: Irby McWilliams (TX) and Alternate Ben Herink (NE)

Loan Servicing: Brittany Schroeder (TX) and Alternate Kristy Smith (SD)

IT: Debra Schliemann (ND) and Alternate Whitney Simmons (TX)

Management Personnel: Eric Mortimer (TX) and Alternate Mikelle Munnings (TX)

Legislative: Nancy Harrell (SD) and No Alternate

Membership: Makala Muller (NE) and No Alternate

Zone B was also represented on the NACS Board with Kaiti Steckman (NE) as Past President and myself as Zone B Representative. 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 been an interesting year to say the least to serve on the NACS Board, with the change in Administration, DRP that has created staffing challenges, new lower OPO numbers, and reverting some processing changes. NACS is the outlet in which we all

can share ideas and concerns directly with National Office personnel 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 REPRESENTATIVES'S REPORT

Hello NACS Zone C members! Thank you for allowing me to represent you on the 2025-2026 NACS Board. This was my first full year serving as the Zone C Representative. At national convention in 2025, I was asked to step up to the role as an alternate. Serving on the board was very insightful and awarding. The sincere desire for positive impact on the farm loan programs and its employees is truly evident. I was honored to work alongside the very knowledgeable Executive Board and fellow Zone Reps.

The first ever All Zone meeting was a success. The All Zone meeting was held in Kansas City, MO on February 5-7, 2026. Each Zone Rep took an active role in coordinating and presenting at the meeting. During the meeting, we gained valuable insights from Bill Beam the FSA Administrator, Kimberly Graham the Acting Associate Administrator, Trina Brake the Deputy Administrator Field Operations and Houston Bruck the Deputy Administrator Farm Loan Programs. Under current budgetary constraints and hiring freeze, national leadership was able to provide some insights into their efforts to improve program delivery, and each expressed their appreciation of all FSA employee efforts.

I would like to thank the following Zone C members for their hard work and dedication to serving on their respective committees:

FLP Loan Making-Robin Kleiman (IN), alternate Brandon Waldron (VA)

FLP Loan Servicing-Chair, Nathan Denney (KY), alternate Anna Armstrong (KY)

Information Technology-Sarah Kinnamon (MD), alternate Skyler Mays (KY)

Management and Personnel-Angela Wasierski (MI), alternate Cheryl McGraw (KY)

Membership-Kim Knight (OH)

Legislative- Jacob Pinkston (VA)

I would also like to express my appreciation to Nathan Denney for serving as our alternate Zone C Representative.

Once again "Thank You" for allowing me to serve on the NACS Board. I encourage each member to get involved with NACS.

Vicki Swift
Zone C Representative
NACS-FSA

Zone D Representative's Report

Much like the fast-paced days in the farm loan office, this past year serving as the Zone D Representative has absolutely flown by! Stepping into my first Board position has been a meaningful experience—one that has made a lasting impact on me both personally and professionally.

I've been a proud NACS member for 15 years, and every time I've had the opportunity to get more involved, my appreciation for the organization and its people has only grown. Working more closely with employees across the country has shown me just how much dedication and pride exists within our membership.

I would like to highlight Zone D members who were willing to step up and serve. Committee work is essential to our success, and Zone D's contributions this year were exceptional.

Committee Members

- Clint Rideout (NC)
- Angela Reid (FL) – Also serves as Zone D Alternate
- Tonya Washington (AR)
- Theresa Windham (GA)
- Jon Travis (TN)

Alternate Committee Members

- Alisa Folsom (GA)
- Brent Hall (GA)
- Chana Thompson (AR)

Thank you for your commitment—you have represented our zone with professionalism and integrity.

To all of the volunteers that contribute to betterment of Farm Loan Programs delivery, your service and commitment make a real difference, and FSA is better because of each of you.

As this year wraps up, I'm grateful for the opportunity to serve, to learn, and to work alongside such outstanding individuals. I look forward to continuing this journey with all of you and to building on the momentum we've created together.

“Alone we can do so little; together we can do so much.” – Helen Keller

Sara Harris, Georgia
Zone D Representative

LOAN MAKING COMMITTEE REPORT

2024-2025 Adopted Resolutions with DAFO & DAFLP Responses

Resolution 1

CONCERN:

For the primary applicant information, there is not a box on the FSA-2001 Request for Direct Loan Assistance for the applicant to list their employment/employer. The employment information is needed to streamline the application process. For example, an applicant started a new job recently so the income taxes, pay stubs or W-2's are not available to verify the information. Without this information, FSA officials must reach out to the applicant and ask if they are employed and obtain that information after application submission.

PROPOSED SOLUTION:

Include an employment box on the FSA-2001 for the primary applicant.

DAFLP RESPONSE:

Thank you for your suggestion. We streamlined the application process to reduce the number of required documents and minimize the duplicative collection of applicant data. While the scenario you described is possible, it is not one we expect to occur frequently. We will aim to resolve this concern further through the IT Modernization effort. We greatly appreciate your thoughtful input and will keep your proposal in mind as we consider future enhancements.

Resolution 2

CONCERN:

Current procedures do not address the allowable costs of borrower supplied labor with construction in 1-FLP Part 5. In 3-FLP Paragraph 244 G (Emergency Physical Losses), it specifically states that allowable costs exclude labor, machinery, equipment or materials contributed by the applicant to repair or replace. It is unclear if regular construction procedure follows the 3-FLP Paragraph 244 G exceptions. Prior to streamlined regulations in 2007, Procedure in 1924 A, Paragraph 1924.6 b (3)i stated "Under no circumstances will the County Supervisor permit loan funds or funds withdrawn from the supervised bank account to be used to pay the borrower for the borrower's own labor or labor performed by any member of the borrower's household." As it stands now, the applicant/borrower is obtaining a loan to pay themselves for their labor and paying interest on this borrowed money. Typically, people provide the labor themselves to save on expenses, not for profit.

PROPOSED SOLUTION:

Include language to clarify the agency's position on the reimbursement of labor, machinery, equipment or materials owned prior to and contributed by the applicant/borrower in 1-FLP, Part 5.

DAFLP RESPONSE:

National Office appreciates the suggested change. We will provide additional clarity to improve consistency in a future amendment to 1-FLP.

Resolution 3

CONCERN:

Borrowers have requested to see the current balance of their loan (s) within the Loan Payment Reminder Letter, 4 FLP-Exhibit 25.3.

PROPOSED SOLUTION:

Insert a column in the chart within the letter with the current outstanding balance of the loan.

DAFLP RESPONSE:

LSPMD will review the request with RDBCSO to explore potential inclusion of an outstanding principal balance field. Concerns exist related to stale information being provided if there is any significant lag time between pulling the data and mailing out the reminder letters. Additionally, it should be noted that changes may be subject to RDBCSO limitations in IT and process changes. Borrowers requesting updated balance information should also be informed of the ability to get up to date loan account details online at Farmers.gov.

Resolution 4

CONCERN:

Currently FLP guidelines limit Non-Beginning Farmers to 7 separate calendar years of eligibility to obtain Operating Loans (OL) whether Annual or Term Operating Loans. We are finding that due to multiple natural disasters beyond farmers control, and despite having used FSA in years past and graduating to commercial credit, many are still in need of FSA OL assistance that extends beyond Emergency Loan Eligibility. Greater than 7 years of OL eligibility is warranted and needed due to tighter margins of profitability, lower commodity prices and multiple disasters declared in the past decade.

PROPOSED SOLUTION:

Remove the seven-year limit on Operating Loan Eligibility for Non-Beginning Farmers. This will allow applicants/borrowers who have already obtained FSA OLs for 7 calendar years or those who took financial training and received 2 additional years of eligibility, to continue to be eligible for Operating Loans with FSA.

DAFLP RESPONSE:

Thank you for your proposal and for the thoughtful consideration given to improving our loan programs. We appreciate the intent behind the suggested changes to direct operating loan term limits. However, these limits are established by statute under 7 U.S.C. § 1941(c)(1)(C), and the Agency does not have the authority to modify them administratively.

Any change to these statutory provisions would require congressional action to amend the law. Within our existing authority, we will continue to explore other avenues to support producers and strengthen program delivery while remaining fully compliant with statutory requirements.

Resolution 5

CONCERN:

Due to obtaining less information on the FSA-2001 Request Direct Loan Assistance, important information is missing from the cash flow projection/budget form that would be helpful to the loan staff when analyzing loans.

PROPOSED SOLUTION:

On the application, under livestock & poultry raised and purchased, add a column for death loss and # of units total and # of units sold so loan staff can determine the number of replacement heifers being kept.

DAFLP RESPONSE:

Thank you for your suggestion. DAFLP recognizes the importance of gathering the information identified in this resolution. DAFLP commits to updating the FSA-2001 in the future as time permits and we will work to couple this enhancement with other enhancements to the FSA-2001 in the future and as part of the IT Modernization effort. In the interim, County Offices may utilize the FSA-2003 for livestock producers to gather pertinent information related to death loss and number of total units.

Resolution 6

CONCERN:

With the Enhancing FLP changes, 3-FLP, Par. 204C, Operating Loans for machinery & equipment or livestock breeding herd are allowed to be a 7-year loan with a balloon payment up to 12-year amortization. 2-FLP, Par. 168B, only allows a longer amortization on an Operating Loan if Real Estate is taken as security.

PROPOSED SOLUTION:

2-FLP, Par. 168B needs to be updated to be in line with 3-FLP, Par. 204C security/term requirements that were adopted with the Enhancing FLP rule.

DAFLP RESPONSE:

Thank you for your suggestion. We understand the value in consistency among 2-FLP and 3-FLP in as many situations as possible for program execution. In this case, it's unlikely that we would be able to adopt the exact language as it prohibits the flexibility that lenders need to retain ownership of their portfolio. Nonetheless, we'd like to clarify that the requirements of 2-FLP, subparagraph 168 B specify that real estate security is required if the term of the loan exceeds 7 years. Therefore, a 7-year term OL with a balloon installment doesn't necessarily require a lien on real estate if machinery or breeding livestock are available to take as security and they have sufficient value and useful life for the loan to be adequately secured when the balloon installment comes due.

However, we are in agreement that the disconnect and confusion related to security requirements needs to be rectified and we have flagged this as a clarification to be addressed in the handbook at the first opportunity.

LOAN SERVICING COMMITTEE REPORT

2024-2025 Adopted Resolutions with DAFO & DAFLP Responses

Resolution 1

CONCERN:

Policy for both DSA and DBSA states that Agency Decision letter will be hand delivered or sent by regular mail using 5-FLP Exhibit 10 as a template. This conflicts with 5-FLP Exhibit 10 template as the Exhibit shows being sent by certified mail.

PROPOSED SOLUTION:

Update 5-FLP, exhibit 10 to remove certified mail notation.

DAFLP RESPONSE:

Thank you for your suggestion regarding loan servicing improvements. LSPMD is in the process of converting this exhibit to a form. The requirement for certified mail will be removed when this conversion is completed.

IT COMMITTEE REPORT

2024-2025 Adopted Resolutions with DAFO & DAFLP Responses

Resolution 1

CONCERN:

Running Record entries and Receipt for Service entries are redundant for Farm Loan Program staff and it takes time out of our day to duplicate work.

PROPOSED SOLUTION:

Find areas where Farm Loan Program staff can benefit from integration of the Receipt for Service system and other systems like Direct Loan Systems. Check boxes or buttons for pre-filled receipt for service entries could be added for inputting new applications, doing a chattel inspection, completing a year-end-analysis, etc. It may also be helpful for these entries to have a pre-filled statement that can be copied and pasted into the Farm Business Plan running record.

DAFLP RESPONSE:

Thank you for your suggestion regarding IT improvements. DAFLP recognizes the validity of this resolution. As part of our broader IT modernization initiative, we are actively working to enhance all DAFLP loan systems to create a more efficient and user-friendly platform. Your feedback will be considered as we move forward with these efforts. Through our DAFLP IT modernization initiative DAFLP is actively engaging with a taskforce that includes NACS representation. Please continue to submit suggestions for IT improvements through this taskforce.

Resolution 2

CONCERN:

The running record of Farm Business Plan is flexible, but messy. It's not always easy to find something specific from a certain period of time and entries can run together or not be chronologically correct. We also cannot run reports to keep track of recent entries or easily review loan official compliance with adding entries.

PROPOSED SOLUTION:

Add a “submit new entry” button to the running record. This button would then lead to a pop-up box that includes the ability to select a calendar date, a category such as farm visit, loan making, written or oral communication, etc., and then a comments box to write and record what’s in the running record. Once populated, it would show which loan official created the box, like an eligibility determination. The running record could then take a new entry and put it in the running record box that we see today, but in chronological order and a more consistent format. A feature could be that we can edit entries individually, but that we can’t re-format anything already within the running record.

DAFLP RESPONSE:

Thank you for your suggestion regarding IT improvements. DAFLP recognizes the validity of this resolution. As part of our broader IT modernization initiative, we are actively working to enhance all DAFLP loan systems to create a more efficient and user-friendly platform. Your feedback will be considered as we move forward with these efforts. Through our DAFLP IT modernization initiative DAFLP is actively engaging with a taskforce that includes NACS representation. Please continue to submit suggestions for IT improvements through this taskforce.

Resolution 3

CONCERN:

Much of our BOT software has unneeded capitalization, spacing errors, and multiple fonts. Interviewing various credit specialists, they choose not to use the bots at all, due to the hassle of changing these formatting errors. (i.e. FSA-2304, FSA-2305, FSA-2313)

PROPOSED SOLUTION:

Change the BOT's software to have more uniform formatting.

DAFLP RESPONSE:

DAFLP is currently in the process of replacing all existing BOTs with new and improved form automation. This automation will resolve the issues currently being experienced with the BOTs and will further improve employee experience. We anticipate all BOTs to be replaced in 2026.

Resolution 4

CONCERN:

In the trends manager of Farm Business Plan there are 6 columns to enter information for Balance Sheets and Income and Expenses. With the new Loan Amortization Tool process, we may create several Balance Sheets and Income and Expense projections.

There is not enough room for all of them plus historical actuals and the producer's projected plan.

PROPOSED SOLUTION:

Have the option to increase the number of columns in the trends manager if needed for multiple years of projections.

DAFLP RESPONSE:

DAFLP understands the need for additional columns on the Balance Sheets and I&E. As part of our broader IT modernization effort, enhanced capability in a loan system is being considered. As a reminder, with the release of the Streamlining 2.0 Initiative, the requirement to utilize the Loan Amortization Tool became optional which may reduce the number of Balance Sheets and I&E projections necessary.

Resolution 5

CONCERN:

The RC 830A report is provided by the National Office each year in PDF format for the county office to review inventory of debt instruments. The report is currently provided by mail code groups to the states. The service centers find the current format of the report cumbersome to scan and search for their borrowers as the county code jumps around and the PDF report cannot be filtered or sorted.

PROPOSED SOLUTION:

Provide the RC 830A report in Excel format that can be sorted by State and County office code. Some states appear to receive the report in excel format already, we cordially request the report be completed the same for all states.

DAFLP RESPONSE:

The National Office recognizes that the RC830 report is overwhelming due to the size of the report in PDF format. We are currently reviewing the data sources of the RC830 to develop a user-friendly tableau dashboard with filtering options by State and County Codes.

Resolution 6

CONCERN:

When adding new schedule lines in Farm Business Plan, you are unable to adjust the current schedule lines without having the “add” button become unavailable. This costs officials time to re-write the new schedule.

PROPOSED SOLUTION:

Adjust the Farm Business Plan software to allow you to both add and change schedule lines at the same time in both projections, and balance sheets. Alternatively, an “are you sure?” pop-up window when you have an unsaved item to be added to prevent this mistake.

DAFLP RESPONSE:

Thank you for your suggestion regarding IT improvements. DAFLP recognizes the validity of this resolution. As part of our broader IT modernization initiative, we are actively working to enhance all DAFLP loan systems to create a more efficient and user-friendly platform. Your feedback will be considered as we move forward with these efforts. Through our DAFLP IT modernization initiative DAFLP is actively engaging with a taskforce that includes NACS representation. Please continue to submit suggestions for IT improvements through this taskforce.

Resolution 7

CONCERN:

5-FLP, Par 129 discusses extending maturity date for direct loans with balloon payments. This is very helpful and timesaving to avoid Primary Loan Servicing that is not needed. However, a borrower must request the extension before the balloon payment is due. Majority of the time, borrowers do not remember that their loan has a balloon payment and become delinquent. There are no reports that show which borrowers have a balloon payment for their loan.

PROPOSED SOLUTION:

Create a report for each office that would include which borrowers have balloon payments and when the balloon payment is due. This will allow staff to notify borrowers of their upcoming balloon payment, the option to request extending their maturity date, and ensure simple streamlined application.

DAFLP RESPONSE:

While a balloon installment question was added to FBP recently, balloon installments are not identified or tracked in DLS. Therefore, this is a limitation for reporting on balloon installments. However, FLP will consider this concern as part of our larger IT modernization effort.

Resolution 8

CONCERN:

Emergency Loan Calculations in FSA 2311, the tool in Farm Business Plan has the potential to have an error in available EM loan funds if the user/loan approval official does not recognize that the EM loan dollar amount is less than the insurance proceeds. An applicant can have a loss that creates an EM loan dollar amount available. But if the insurance proceeds are greater than the EM loan dollar amount, it takes away from the other crops eligible EM loan dollars and must be removed to not create this error in EM loan dollar. There is no separation by commodity that ties to insurance to that commodity.

PROPOSED SOLUTION:

Separate by commodity the EM loan dollars available from APH 3-year average compared to the disaster year APH and directly tie that to that specific commodity insurance proceeds so that insurance compensation does not take away from another commodity available EM loan dollars -or- Create separate EM Calculations for each commodity, less insurance proceeds and a summary that adds all commodities and EM loan dollars available together.

DAFLP RESPONSE:

Thank you for your suggestion regarding IT improvements. DAFLP recognizes the validity of this resolution. As part of our broader IT modernization initiative, we are actively working to enhance all DAFLP loan systems to create a more efficient and user-friendly platform. Your feedback will be considered as we move forward with these efforts. Through our DAFLP IT modernization initiative DAFLP is actively engaging with a taskforce that includes NACS representation. Please continue to submit suggestions for IT improvements through this taskforce.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 9

CONCERN:

Running Records and Receipts for Service are required for every customer contact and for borrowers. This results in duplication of documentation.

PROPOSED SOLUTION:

Utilize AI recording system that automatically records our calls and creates notes from all calls that can be copied/pasted into FBP and automatically sends or prepares receipt for service for submission.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

‘Dictate’ is a free Microsoft program that can be used for recording calls, which will speech to text within Microsoft word. This can then be copy/pasted into the running record or receipt for service program.

DAFO RESPONSE:

Each state has laws that govern the recording of conversation. This makes this an impossible solution to implement Nationwide.

MANAGEMENT/PERSONNEL COMMITTEE REPORT

2024-2025 Adopted Resolutions with DAFO & DAFLP Responses

Resolution 1

CONCERN:

Ad hoc telework is not able to be utilized due to directives currently in place.

PROPOSED SOLUTION:

Adjust directives to allow for supervisor approval for Ad hoc telework use based on situational needs.

DAFO RESPONSE:

It is USDA's policy that telework may be provided for weather-related emergencies, office closures, and other situations e.g. continuity events, where telework serves a compelling agency need.

Membership Committee Report

Thank you to those who served on the membership committee for convention.

Membership Committee Members:

A - Marjorie Capdeville (not present)

B – Heather Cox

C - Kim Knight *

D – Alexis Swinson (Not present)

The committee members listed above were joined by NACS President, Kaiti Steckman and Treasurer, Tiffany Grody to discuss the GlueUp platform, that is used for tracking of current membership and recruitment of new members. We discussed tasks that the membership committee members will begin doing to assist in the management of GlueUp to ease the burden that has been on one person. Tasks include cleaning up the membership lists in GlueUp, as well as approval and outreach efforts to be made to new members when they join. All new memberships should be getting processed through GlueUp at this point. It was discussed that continuity of the membership committee members would assist in completing tasks for this committee. We discussed the possibility of emailing membership packets when onboarding new Farm Loan employees as a way to increase membership. Finally, we discussed several ideas for surveys to be developed to identify issues with increasing membership, attendance of Zone/National Conventions, and for placements on taskforces.

Please continue recruitment efforts in your states and thanks for the opportunity to serve as the chairperson for the membership committee.

Kim Knight, Chairperson

Pre-Convention Board Meeting Minutes

Sunday, July 13, 2025

The Brown Hotel, Louisville, KY

CALL TO ORDER: The meeting was called to order at 3:11pm EST

ROLL CALL: Kaiti Steckman, President; Dustin Mattingly, Vice President; Brandon Waldron, Past President-Absent; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Jason Quintana, Zone A Rep-Absent; Ransom Satterlee, Zone A Rep Alternate; Callie Erickson, Zone B Rep; Jeremy Hamilton, Zone C Rep-Absent; Vicki Swift, Zone C Rep Alternate; Jon Travis, Zone D Rep.

SECRETARY'S REPORT

- Reviewed Minutes from the June 12th, 2025, Board Meeting and one correction was made to correct the spelling of Ryan Lukassen. Callie Erickson moved to approve the minutes as corrected. Dustin Mattingly seconded the motion. Motion passed.
- Reviewed the NACS 2024-2025 Annual Report. Callie Erickson moved to approve the Annual Report as presented. Dustin Mattingly seconded the motion. Motion passed.

TREASURERS REPORT

- Present bills to be paid and provide a Budget / Membership Report. All Treasurer reports are in the Annual Report.
- Kaiti Steckman closed the Wells Fargo checking account, due to her proximity to a Wells Fargo branch, on June 27th, 2025, and all money was moved to the new checking account at First Bank & Trust. Kaiti closed the checking account at Wells Fargo because
- FL-members are not paying enough dues to cover the required national dues amount of \$6. The Board held a discussion regarding the best way to resolve the shortfall with their past dues.
- Callie Erickson moved that FL forgo the \$300 zone meeting reimbursement, to make them current, as of May 31st. They will have until November 1st, to make the correction to their payroll deductions and start collecting the required \$6. FL will have full delegate rights for the 2025 NACS National Convention. Dustin Mattingly seconded the motion. Motion passed.
- Callie Erickson moved that NACS forgo past dues owed from Utah and West Virginia to give them a zero balance. If their chapter becomes active again, as they do not have any current members, they will have a clean slate. Ransom Satterlee seconded the motion. Motion passed.
- Tiffany is continuing to work with the state chapters to switch to direct deposit for chapter reimbursements.
- Jon Travis moved to approve the Treasurer's report as presented. Callie Erickson seconded the motion. Motion passed.

OTHER BOARD MEMBER REPORTS

President's Report

- No report

Vice President's Report

- No Report

Past President's Report

- No Report

OLD BUSINESS

- Copies of the resolutions were printed and are ready for the committee meetings. All committees had met and reviewed resolutions prior to convention.

- Callie Erickson gave a progress update on the new website. She must complete webmaster training before the website goes live.

NEW BUSINESS

Convention

- Agenda – Reviewed the Board only agenda.
- Candidates for office – Dustin Mattingly will run for President, Tiffany Grody will run for Treasurer, and Crystal Zwilling will run for Secretary.
- Q & A Panel Discussion - National Office Speakers listed in the agenda, on Tuesday, will be attending the convention in person. Kaiti Steckman sent Brooke Appleton, Deputy Under Secretary for FPAC, a few questions as she will not be taking questions on Tuesday. Kaiti asked questions regarding the reorganization plan and the IT modernization budget, as some publications show the budget is significantly cut.

Awards

Secretary's Report – Nathan Denney, KY will Move & someone will 2nd.

Treasurer's Report – Makala Muller, NE will Move & 2nd will be Callie Erickson.

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

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

A: Heather Cox, TX (Sub)

B: Makala Muller, NE

C: John Gehrke, IL **

D: Angela Reid, FL

** Committee Chair

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

A: Ransom Satterlee, WA

B: Callie Erickson, IA **

C: Jeremey Burner, VA

D: Jon Travis, TN

** 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)

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

- Past 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 – Callie Erickson, IA

Recording and typing of minutes – Vicki Swift, KY

Nomination, second and election process

- Nomination speech 2 minutes
- Seconding speech 1 minute

Candidate speech 2 minutes

Miscellaneous

Meeting adjourned at 5:02 pm EST.

General Assembly July 14, 2025

The NACS/NASE/NADD joint session opened at 7:03am EST by Kaiti Steckman, NACS President with a short welcome. The invocation was given by Newt Gilman, GA and the Pledge of Allegiance was led by Tamee Renwick, IL. Jon Travis led the group in singing the National Anthem.

NACS and NASE first time attendees were recognized by Kaiti Steckman and Tamee Renwick. There were four NACS and one NASE first time attendees; Bryna Ferrara, Deb Schlieff, ND, Sarah Kinnamon MD, Robin Kleiman IN, and Angela Reid, FL.

Maureen Mausbach, NE, and Kaiti Steckman conveyed housekeeping items for the convention, including the schedule for the evening outing.

David Wayne, KY SED welcomed everyone to Kentucky. He is a former CED and a huge supporter of the associations, recognized the importance of the associations. He gave a presentation on places and things Kentucky is famous for, including famous Kentuckians.

The exhibitors were introduced and included Dillards, Moody's, Blue Cross Blue Shield and FEDS. NRLA was unable to attend convention.

Eric Impraim, FEDS Marketing Program Director, gave a brief presentation on what Professional Liability Insurance entails and how it can benefit federal employees. NACS members can receive a discount when they join FEDS.

Kaiti Steckman, NACS President, introduced the speakers from the other associations.

Keith Hiser, NADD President, talked about the unknowns we are all facing and how change is inevitable. He stated the importance on we lead ourselves through these trying times and said if you are here attending the convention, then you are a leader because you have stepped up. We should continue to be inspirational and encourage our co-workers to do the same.

Kayla Mattson, NASCOE President was thankful to be here and grateful to have a great relationship with the farm loan team in her office. They just held the NASCOE National Convention in Whitefish, MT. Their goals are to increase membership, supporting the COC system, making sure the employees have the resources they need and legislative initiatives. They also have rising concerns about reorganization much like everyone else. She reminded everyone that when you are exhausted and/or frustrated, to give yourself grace. Believe we are all trying to do good work and build each other up by finding ways to brighten someone's day. Kayla looks forward to continuing to work together as associations.

Warren Whitaker, Southeastern Representative of FLCA and KY FLC, encouraged everyone to stop at the many great places to eat and make time to do some sightseeing. The FLCA has the same concerns as the other Associations and continues to work closely with the National Office as well as the other Associations.

The joint meeting was recessed at 9:11 am EST. Kaiti Steckman, reconvened the joint meeting at 9:35 am EST.

Jade Mosgrove, with the Louisville Convention Bureau encouraged everyone to visit Main St; which is also known as whiskey row and museum row. She also talked about other sightseeing opportunities in Louisville.

Steve Dillard, from Dillards Financial, introduced his team. Dean showed a video with testimonials from a postal convention in New Orleans. Everyone should strive to live life with abundance. Also gave a presentation about the services Dillards offers Government employees. Steve stated big changes are coming to benefits and encouraged everyone to visit Dillard's website because they will have new products and services available this Fall.

The joint meeting was recessed at 10:39 am EST. Kaiti Steckman, reconvened the joint meeting at 11:01 am EST.

John Benesh, from Moody's, stated he was glad to be here and it is the third NACS convention that he has attended. He discussed the changes coming to Moody's and a Presentation titled, Trends in Ag Lending. He discussed how AI can be used in FBP to speed up the analysis process in the future and also spoke about Moody's Lending Suite.

The joint meeting was recessed at 11:43 am EST. Kaiti Steckman, reconvened the joint meeting at 11:58 am EST.

Kim Floehr introduced Brooke Appleton, Deputy Under Secretary for FPAC. Brooke thanked everyone for the invitation to speak. She recognized the tremendous effort that farm loan staff has made with loan obligations. Thanked everyone for the work we do and recognizes that the caseload has grown substantially over the last 10 years. The goal, for the reorganization plan, is to bring the FSA workforce closer to the producers we serve. She stated that future updates will be provided soon but she understands there are concerns with office closures. The DOGE reviews are primarily being completed in one day and have not caused delays with loan processing. She feels good about this process. Brooke stated, the last administration hired 1000s of employees without a feasible plan to maintain them. Modernizing IT systems is an important initiative for her and she feels good about the progress being made. She would like to take the paperwork burden off the producer and is trying to find ways to make reporting more efficient.

Kaiti Steckman, NACS President, gave additional housekeeping announcements.

The joint meeting was recessed at 12:21 pm EST for lunch.
Thresea Windham, GA talked about feeding the pig for the Wunder Fund.
Heather Cox, TX spoke about their 50/50 raffle and reminded everyone they could buy tickets at the banquet as well.

NACS BUSINESS MEETING

Kaiti Steckman, NACS President, convened the 52nd Annual NACS meeting at 1:38 pm EST

Kaiti Steckman, NACS President, introduced the 2024-2025 NACS Board:

Kaiti Steckman – President
Dustin Mattingly – Vice President
Crystal Zwilling – Secretary
Tiffany Grody - Treasurer
Jason Quintana – Zone A Representative (not in attendance). Ransom Satterlee, WA served as the Zone A Representative at convention.
Callie Erickson – Zone B Representative
Jeremy Hamilton – Zone C Representative (not in attendance). Vicki Swift, KY served as the Zone C Representative. at convention.
Jon Travis – Zone D Representative

Crystal Zwilling, Secretary and Tiffany Grody, Treasurer presented the credentials report. Zone A total: 1 delegate, 0 alternates; Zone B total: 9 delegates, 0 alternates; Zone C total: 12 delegates, 0 alternates; Zone D total: 8 delegates, 0 alternates. Sara Harris, GA moved to accept the Credentials Report as presented and Ben Herink, NE seconded the motion. **Motion Passed**

Kaiti Steckman appointed Jason Issac, KY as Parliamentarian. Jason Issac, KY reviewed the Roberts Rules of Order with the assembly and explained how the business meeting will work on Wednesday.

Dustin Mattingly, Vice President moved to adopt the Convention Rules as presented. Vicki Swift, KY, seconded the motion. **Motion Passed**

Dustin Mattingly, Vice President, introduced the 2024-2025 Committee Members and alternates as shown in the Annual Report. He also recognized the members filling in on a committee for a member that was unable to attend convention.

Maureen Mausbach, NE, Chairperson of Convention Committee, presented the Convention Agenda. She stated that attendance numbers are down this year and encouraged people to think outside the box for ways to get more people to attend

convention. Some ideas were given of ways to save money including shortening the number of days of convention and/or removing the banquet and replacing it with an awards luncheon. We need to be able to meet hotel room and food minimums. Thanked sponsors because without them, we would not have been able to have a convention. They donated \$8,000 for convention. Tiffany Grody, Treasurer moved that the convention agenda be adopted as presented. Brandon Waldron, Past President Seconded the motion. **Motion Passed**

The Audit Committee was appointed by President Kaiti Steckman as follows:

Zone A: Heather Cox, TX (substitute member for Zone A)

Zone B: Makala Mueller, NE

Zone C: John Gehrke, IL - Chairperson

Zone D: Angela Reid, FL

The Election Committee was appointed by President Kaiti Steckman as follows:

Zone A: Ransom Satterlee, WA

Zone B: Callie Erickson, IA - Chairperson

Zone C: Jeremey Burner, VA

Zone D: Jon Travis, TN

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

President: Dustin Mattingly, KY

Vice President: Jeremey Burner, VA

Secretary: Crystal Zwilling, IL

Treasurer: Tiffany Grody, OH

Kaiti Steckman, President, announced the location of the committee meeting rooms and reminded the chairperson, for each committee, to email their committee reports to Kaiti Steckman, President and Dustin Mattingly, Vice President.

The meeting was recessed for the committee meetings at 2:14 pm EST.

General Assembly July 15, 2025

The NACS/NASE/NAD joint session opened at 8:14 am EST by Kaiti Steckman, NACS President, with a short welcome. The invocation was given by Tania Perlinger, NE and the Pledge of Allegiance was led by Angela Reid, FL.

Kaiti Steckman, NACS President, announced the Committee reports are posted on the NACS website and Dustin printed a few copies for the Zone Meetings. Dillard's will be having their drawing at 2:30pm today. She also reminded everyone to feed the pig for the first time attendees.

Kaiti Steckman, NACS President, introduced Bill Beam, FSA Administrator. Bill presented virtually because their flight was cancelled yesterday due to weather. Bill gave a brief background on himself, explaining he grew up on a farm and had livestock. He received an FLP loan in the 1980's and farm loans have played a critical role in his life and he probably wouldn't be a farmer today without the loan. He thanked everyone for what they do. Maryland and Texas needed help with processing loans, due to understaff caused by DRP. He thanked everyone who has helped these states with processing loans. He discussed three top priorities, streamlining FLP and reducing burdens on staff and producers. Nineteen different improvements are coming to FLP which will save 250,000 hours annually. Another goal is to improve acreage reporting. He wants to modernize the acreage reporting process to make it more efficient. Might use Precision Ag data to help with the process. He discussed a little about delivering the supplemental disaster assistance programs. USDA announced on July 3rd the new NEPA regulations. It allows us to consider FSA loans exempt from NEPA. DOGE is in their building at USDA, and he spoke with a software engineer, IT specialist. They requested his wish list for IT improvements, and he gave them his list.

Kaiti Steckman, NACS President, introduced Steve Peterson, Associate Administrator. Steve apologized for not being here in person. He gave his email address and the Administrator's email address too and encouraged everyone to reach out to them directly. Steve gave a little information about his background, explaining he is 39 years with the agency. He farmed with his dad until 2016 and is very passionate about the work we do. We feed and clothe the world with the work we do and we keep farmers in business. Steve gave a presentation on the FY 25 Enacted Budget and the FY 26 President's Budget. He discussed the reductions in other parts of the budget to offset the increase for job position changes and the new job positions. Would like to see a retention bonus for Farm Loans because he knows other lenders are recruiting our FLP staff. We are taking an overall reduction in IT budget. The 2026 President's Budget, shows the staffing level reduction and these numbers are targets not final. This is not in

addition to the reductions previously discussed. He thinks if we use the tools that the Administrator is working on, we could be okay with staffing levels. Closing some offices would save money in the budget as well. Steve closed by stating he appreciates all we do and is very appreciative of the passion we have in our jobs.

The joint meeting was recessed at 9:07 am EST. Kaiti Steckman, NACS President reconvened the joint meeting at 9:21 am EST.

Kaiti Steckman, NACS President, introduced Trina Brake, DAFO. Trina expressed her appreciation for being invited to attend the convention. She also expressed her support and commitment for all of the Associations. She has 35 years with the agency and started her career with the Farmers Home Administration. Trina has been in DAFO for about 20 years. She discussed several tools they have created and tools they are continuing to work on building. One tool that has been created is used to assist states with redrawing district lines. Her focus is a data driven approach. Trina stated our insight and feedback is important to DAFO. She acknowledged the outstanding work we do for the farmers and ranchers. As we close out FY 25, we are operating under a full year continuing resolution. The state allotments have been provided. Priority spending is on mission critical needs. Travel is still considered mission critical specifically with overnight travel. Local travel is permitted. If overnight travel is needed, states need to document why it's mission critical. As an example a Manager's meeting could be conducted virtually, so it would not be considered mission critical.

There is a purchase card holder in every state now. DAFO created a Power Ap for making purchases with the purchase card. HR updates: HR processes have been on hold since January. Promotions are being processed now and reassignments are allowed in the county offices. No state office reassignments are allowed at this time. The hiring freeze is extended through Oct 15th. DAFO has requested an exemption for internal hires.

They are hoping CED trainee and FLOT hires will be able to be approved, for internal hires only, soon. They are working on decreasing workload for DDs. FSA significantly increased the number of loan analysts. The number of Loan Analysts are now 82.2% and it was 34.3% last year. FY 25 performance appraisals will be conducted manually. OPM is going back to a 5-tier system.

Overtime has been authorized for ERP and LRP. Thanks to the Associations for being pilots for the new Microsoft Bookings system. This system will make it easier for producers and offices to make appointments. It will be rolled out later this Summer. Many dashboards have been updated with FY 24 data. ARS data will be used to

enhance many of our systems. She encouraged everyone to log into Tableau to see all the tools that are available. Information provided is from 2012 to present. Employees have a short cut on their desktop now for the FSA Employee Central SharePoint site. Trina extended her thanks to everyone for welcoming all USDA employees into our offices across the country.

Keith Hiser, NADD President, introduced Jamie White, Acting DAFP. Jamie presented virtually and gave a brief background on herself. They wouldn't be able to do what they do without engagement with the field, both county and state levels. Recognized rolling out the disaster programs, is in addition to the ongoing day-to-day workload. It's critical to get that information out to the producers as soon as possible. There was a small window of time to conduct a CRP signup. They know it will increase the workload in the offices both for FSA and NRCS. The Grassland CRP signup has been announced. Did extend the prevent plant deadline. Gave several updates that are included in the One Big Beautiful Bill including Base Acre updates. It will include plantings from 2019-2023. Increase the payment limit as well. In FY 26 it will be indexed to the consumer index so it will allow for annual increases. Lots of exciting things are on the horizon. Jamie thanked everyone for the opportunity to brief everyone on Farm Programs.

Kaiti Steckman, NACS President recessed the joint meeting at 10:24 am EST.

Kaiti Steckman, NACS President, reconvened the joint meeting at 10:47 am EST.

Kaiti Steckman, NACS President, introduced Houston Bruck, DAFLP, and Ryan Lukassen, Acting Assistant to DAFLP/Chief Product Officer. Houston thanked everyone for making the time to attend convention. He stated we represent the people who care the most. He realizes budgets are tight and every tool needs to come out of the toolbelt now. A major concern, for FY 25, was having enough funding due to the increase in loan. However, all funding is projected to be enough for the rest of the FY. Our demand is significantly increasing from previous years. Increasing both Direct and Guaranteed FO/OL. We are all making good loans and loan delinquency rates are remaining relatively stable this FY for both direct and guaranteed loans. They had to take PLCE funds to have enough money for loans in FY 26. DAFLP's assistance has been requested for creating the budget. They were able to provide the data and create a projection. They continue to advocate for flexibility. 10-13% reduction in security margin. Administration will continue to support AFT. The AFT pilot needs approval to be extended by reporting to Congress and then adding it to regulation. Instead of using the traditional jump teams, like in the past, they developed jump team states by looking at staffing levels and the processing times for each employee. This new way was used in

determining which states could help process loans for TX and MD, They have been monitoring the progress made by the states and will probably continue implementing this system for states to help process loans for each other. They have been advocating that if there is an increase in loan limits, then there needs to be an increase in loan funds. For now, FLP continues to do the environmental process as we've done in the past. However, the agency made the NEPA changes, where FLP exemptions could be in play and the process could be shortened.

Nineteen administrative changes to be implemented this year including FLP Streamlining 2.0, Internal Controls, Loan Making and FBP Farm Assessment. Going back to blanket liens on machinery/equipment. Conditional Commitment will have supplied information to be included, so they will be more consistent. They will have a template for Guaranteed loan subordinations to make it easier and more consistent. They also discussed the future of FLP. The goal is to make decisions more quickly and more consistent. This will allow more time to be spent with the customer explaining the process and explaining how the numbers are developed. IT modernization approach has changed as they have to be able to replace PLAS. FBP will remain as is but will be worked into FLEX in a few years. This new system will replace the need for BOTs.

The joint meeting was recessed at 12:06 am EST for lunch by Kaiti Steckman, NACS President.

Kaiti Steckman, NACS President, reconvened the joint meeting at 1:11 pm EST.

Kaiti Steckman, NACS President, began the National Office Panel for Q & A.

It was asked if there is a plan for the FLP reorganization. Bill Beam stated they have not received any information at this point.

It was asked if the NEPA regulation changes will also affect CCC loan programs, such as FSFLs. Yes, they are working on guidance for the farm programs as well. The CFR for NEPA's regulations for FSFLs, is the same for FLP.

Suggestion to update eDALR\$ system as it's very antiquated. It's on the DOGE list. Will probably be updated in the next year or so.

There are still discussions being had regarding whether DDs will be required to maintain loan approval authority or not. It was asked if this would affect their ability to complete the financial analysis for FSFLs and it is unknown at this time. Their intent is not to down grade anyone.

Term limits for direct loans are statutory mandated. It is unknown if Congress will make changes to the limits or not.

There has been a substantial increase in the number of issues with PLAS/DLS lately. With the new IT system they are working on, they anticipate being off PLAS by the end of December 2026.

DAFLP was thanked for changing the Amortization Tool to optional.

In early August, virtual training will be provided for the new Guaranteed loss claim process. This new process will treat all SEL and PLP lenders the same way. Right now the process is a lot simpler for PLP lenders than it is for SEL lenders.

The new system changes will allow the borrower to set up their PAD themselves.

Appreciation was given to Steve Peterson for the detail and transparency of the budgets he presented. He had mentioned that we can't close FSA offices right now but that could be a big savings if it was possible. It was asked if they knew what the savings would be and he answered no. In order to close an FSA office, they would need approval from Congress and they have not completed any assessments at this point. There is no master plan for which offices to close. We have shared offices because we are required to keep all offices open. Would like to close offices and then maybe put an office in between the two offices and put all staff in the new office.

Payments not interfacing back to DLS is preventing the ability to complete restructures. Hope to have the DLS/PLAS sync issues resolved by the end of this week.

It was asked when the hiring freeze is lifted, what can we expect for our ability to hire people. We had approval to hire internal hires. CEDs, FLMs, etc. They realize we will continue to go through attrition. We will have to wait until we get the FY 26 budget to see what we can afford to do.

Any move forward will be strategic not across the board when it comes to reductions in staff. It won't be sweeps.

Payment Reminders are currently coming in as duplicates, incorrect, or they don't receive them at all. They will look at including payment reminders into FLEX, so they will be accurate and sent timely.

Equipment/machinery blanket liens does extend to Microloans too. We are now able to release a specific piece of equipment even on MLs.

Appreciation was given for the LOA positions that were offered but it was asked if there had been any discussion of eliminating the testing process at all (Pretest). There are currently no plans to eliminate the testing process as there are some expectations that there will be some training/testing for this position.

It was asked if there was a timeline for when entities will be able to utilize Pay My Loan. Ryan will have to talk to his team to get an update. The major problem is finding out who has the authority to have the eauth for the entity.

It was suggested that EFT needs replaced. They are looking at using NPS but no official decision has been made.

FLEX is a cloud environment. It will be in real time and there will be no overnight wait time. Hopefully the number of corrections will be much lower. Ryan requested ideas on how we could make our own changes be sent to his team.

Appraisal costs have increased significantly over the last 5 years. As of right now, there is still adequate funding for appraisal requests. There is also an opportunity to use an evaluation instead of getting a full appraisal. These discussions are still happening between FLP and the Appraisal division.

No overtime pay is available for Farm Loan and GS work right now.

Dillard Financials held their drawing. The winners are Sara Kinnamon, MD, Ben Herink, NE, Sara Harris, GA, Tiffany Grody, OH, and Maureen Mausbach, NE.

Kaiti Steckman announced where the zone meetings will be held. Also where the NADD and NASE breakout sessions will be held.

Kaiti Steckman, NACS President, adjourned the meeting at 2:28 pm EST.

NACS ANNUAL MEETING – July 16, 2025

President Kaiti Steckman reconvened the 52nd Annual NACS-FSA meeting at 9:04 am EST.

The NACS assembly met for a Legislative briefing provided by Libby Foley, McAllister & Quinn. Libby had a PowerPoint presentation that highlighted the key priorities; Agriculture Appropriations, Farm Bill Updates, Reconciliation Provisions and the Impact on Federal Employees, Supreme Court Ruling, McAllister & Quinn Activities this Year and Other Legislative Priorities. The meeting with the Senate Ag Appropriations Subcommittee had both Republic and Democrats and the whole Legislative Committee were together in this meeting. The meeting lasted for about an hour. The Senate was very interested in hearing what we do. They were working together and committed to help and support FSA FLP. They had their attention on staffing issues caused by DRP and potential RIF (Reduction in Force) and what that would mean for rural America.

Newt Gilman, Legislative Chair, gave a brief overview of what the legislative committee has done this past year. Hill day, all the meetings had the same theme. They asked FSA a lot of questions because they weren't getting any information either about what is going on. There is a desire to make somewhat of a cut to FSA, but they will not get rid of our agency. Supreme Court ruling is legal, but individual agency plans are not.

Maureen Mausbach, NE, announced the hospitality room is open for break with snacks. It will be open after the meeting and the banquet as well.

President Kaiti Steckman recessed the 52nd Annual NACS-FSA meeting at 10:09 am EST.

President Kaiti Steckman reconvened the 52nd Annual NACS-FSA meeting at 10:36 am EST.

After the invocation by Heather Cox, TX, membership was led in the Pledge of Allegiance by Debra Schlieff, ND.

Maureen Mausbach, NE, made announcements regarding hospitality room and the 2026 national convention. Juanita Bollman is going to have food for lunch in the hospitality room. The Banquet social hours are 5:30-6:30. Due to weather conditions, the bar and food will be set up inside instead of outside on the roof. She explained the process for choosing a site/location for national convention. Announced possible locations for the 2026 national convention, Salt Lake City, UT, Colorado Springs, CO, Fort Worth, TX, and Oklahoma City, OK. If we spent \$10,000 on food (plus tax, service charges 30%) the meeting rooms were free. Received \$8,000 from sponsors. She explained the cost of the meals and all places have a required food minimum in order to receive a discount or free meeting rooms. The convention committee will be sending out a survey asking for preferences and suggestions for National Convention. It was also discussed combining zone meetings with NASCOE

area rally meetings starting in 2027. This would help cut costs and maybe allow us more of a discount for places because the numbers would be higher. The NASCOE president, Maureen, and Kaiti had a discussion about combining meetings. They do not think combining national conventions would work because of convention dates and the process for selecting the locations.

Roll call of delegates by State was completed by Crystal Zwilling, Secretary and Tiffany Grody, Treasurer. There were 27 delegates present and 0 alternates.

Board reports were presented by President Kaiti Steckman, as referenced in the 2024-2025 Annual Report. The President's report is found on page 8 of the Annual Report

Vice-President Dustin Mattingly presented his report as referenced on page 10 of the Annual Report.

The Secretary's Report was presented by Crystal Zwilling, as referenced on page 11 in the 2024-2025 Annual Report. The General Convention Minutes are found on pages 36-53 of the Annual Report. It was moved by Nathan Denny, KY and seconded by Ransom Satterlee, WA to dispense with the reading of the 2023-2024 General Convention Minutes and accept the minutes as presented in the 2024-2025 Annual Report. **Motion Passed**

The Audit Committee Report was presented by John Gehrke, IL. John thanked all committee members, Heather Cox, TX, Makala Muller, NE and Angela Reid, FL. They reviewed hardcopy of financial records, and all entries and transactions appear to be in order. The bank accounts are being maintained and the 2023 tax return was reviewed and was filed timely. No deficiencies were found. The committee did recommend the 2024 tax return is filed timely, continue to work to resolve delinquent State dues, and increase focus on timely reimbursement to States. John thanked Tiffany Grody, NACS Treasurer, for her diligence in taking care of the finances for NACS. It was moved by Eric Mortimer, IL and seconded by Heather Cox, TX to accept the Audit Report as presented. **Motion Passed**

Treasurer's Report was presented by Tiffany Grody, Treasurer as referenced on pages 12-17 of the 2024-2025 Annual Report. Tiffany mentioned the new bank account at First Bank & Trust and stated the Wells Fargo accounts were closed at the end of June. It was moved to accept the report as presented in the 2024-2025 Annual Report by Makala Muller, NE and seconded by Kim Knight, OH. **Motion Passed**

Board reports were presented by Past President Brandon Waldron. Jason Quintana, Zone A Rep presented by Ransom Satterlee, WA alternate Zone A Rep; Callie Erickson, Zone B Rep; Jeremy Hamilton, Zone C Rep presented by Vicki Swift, KY alternate C Rep; and Jon Travis, Zone D Rep. Written reports referenced on pages 18-22 of the 2024-2025 Annual Report.

Past Presidents were recognized with five being in attendance; Maureen Mausbach, John Gehrke, Theresa Windham, Ben Herink and Brandon Waldron. All attendees were asked to stand for the convention attendance roll call with the convention locations being named from 2024-1973. The last two members were Tonya Washington, AR at STL 2001 and John Gehrke, IL Reno, NV 1991,

There is no Historian's Report.

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

Membership Committee Report:

Kim Knight, OH served as the Chairperson. Kim thanked everyone on the committee. Marjorie Capdeville, Heather Cox, TX, and Alexis Swinson. The Membership Committee discussed the new GlueUp platform that is used for tracking of current membership and recruitment of new members. Kim Knight moved to accept the Membership Committee Report as presented and Heather Cox, TX seconded the motion. Motion Passed

President Kaiti Steckman recessed the 52nd Annual NACS-FSA meeting at 11:54 am EST for lunch.

President Kaiti Steckman reconvened the 52nd Annual NACS-FSA meeting at 1:04 pm EST.

Information Technology Committee Report:

Ransom Satterlee, WA moved to adopt the IT Committee Report as presented. Irby, TX seconded the motion.

Angela Reid, FL moved to amend Resolution #1 by removing the final sentence of solution, Ransom Satterlee, WA seconded the motion. After discussion. **Motion Passed**

Heather Cox, TX moved to remove Resolution #6 from loan making committee report and add it to the IT Committee Report under the adopt section. Irby, TX seconded the motion. After discussion. **Motion Passed.**

Robin IN, moved to move Resolution #2 from adopt to non-adopt. Angela Reid, FL seconded the motion. After discussion. **Motion Failed.**

Makala Muller, NE moved to add Resolution #7 to adopt. Ben Herink, NE seconded the motion. After discussion . **Motion Passed**

Callie Erickson, IA moved Resolution #5 be amended for a language change from financial instruments to Inventory of Debt Instruments. Heather Cox, TX seconded the motion. After discussion. **Motion Passed.**

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

Management/Personnel Committee Report:

Jeremey Burner, VA thanked all committee members and the members filling spots during convention, and moved to accept the Management/Personnel Committee Report as presented. John Gehrke, IL seconded the motion.

Eric Mortimer, TX moved Resolution #1 be moved from adopt to non-adopt. Ben Herink, NE seconded the motion. After discussion. **Motion Passed**

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

Farm Loan Making Committee Report:

Vicki Swift, KY, moved to accept the Farm Loan Making Committee Report as presented. Eric Mortimer seconded the motion.

Jeremey Burner, VA moved Resolution #3 be moved from adopt to non-adopt. Sara Harris, GA, seconded the motion. After discussion. Motion Failed
Division of the house: Agree 15 Opposed 9 **Motion Passed**

Sara Harris, GA moved Resolution #4 be amended to complete a language change to the solution Jeremey Burner, VA seconded the motion. After discussion. **Motion Passed**

Kim Knight, OH moved to amend the report by adding a new resolution, Resolution # 9. Jeremey Burner, VA seconded the motion. After discussion. **Motion Fails.**

Ben Herink, moved Resolutions #5 be moved to the Legislative Report. Makala Muller seconded the motion. After discussion. **Motion Failed**
Division of the House was called 12 approved 13 opposed **Motion Failed**

Ben Herink, NE moved Resolution #5 be moved from adopt to non-adopt. Jeremey Burner VA, seconded the motion. After discussion, Ben Herink, NE asked to withdraw his amendment. Jeremey Burner, VA seconded the motion. After discussion. **Motion Passed.**

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

President Kaiti Steckman recessed the 52nd Annual NACS-FSA meeting at 1:47 pm EST for a break.

President Kaiti Steckman reconvened the 52nd Annual NACS-FSA meeting at 2:03 pm EST.

Jeremey Burner, VA moved to reopen the Management/Personnel Committee Report. Thersea Windham, GA seconded the motion. After discussion. **Motion Passed.**
Jeremey Burner, VA moved Resolution #11 be moved from Loan Making Committee Report to the Management/Personnel Committee Report as non-adopt. Theresa Windham, GA seconded the motion. After Discussion. **Motion Passed.**

Jeremey Burner, VA moved to close the Management Personnel report. Thersea Windham, GA seconded the motion. After discussion. **Motion Passed**

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

Farm Loan Servicing Committee Report:

Nathan Denney, KY thanked committee members and moved to accept Farm Loan Servicing Committee Report as presented. Sara Harris, GA seconded the motion.

Ben Herink, NE moved Resolution #1 be moved from adopt to non-adopt. Makala Muller, NE seconded the motion. After discussion. **Motion Passed**

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

Callie Erickson, IA moved to reopen the Farm Loan Making Committee Report. Makala Muller, NE seconded the motion. After discussion. **Motion Failed**

Division of the House called by Callie: 12 approved 12 opposed **Motion Passed**

Callie Erickson, IA moved Resolution #7 be moved from adopt to non-adopt. Makala Muller, NE seconded the motion. After discussion. **Motion Failed**

Jeremey Burner, VA moved to close the Loan Making Committee Report. Ransom Satterlee, WA seconded. **Motion Passed**

OLD BUSINESS

No Old Business

NEW BUSINESS

Zone Representatives were announced as follows:

Zone A Rep is Amy Larson, WY and the alternate is Ransom Satterlee, WA

Zone B Rep is Callie Erickson, IA and the alternate is Makala Muller, NE

Zone A/B meeting will be held Feb 5-7th. The location will depend on where national convention is going to be held.

Zone C Rep is Vicki Swift, KY and the alternate is Nathan Denney, KY No final locations have been decided for the Zone C & D zone meeting.

Zone D Rep is Sara Harris, GA and the alternate is Angela Ried, FL

ELECTION OF OFFICERS

Callie Erickson, IA moved to dispense with any nominating and seconding speeches. Makala Muller, NE seconded the motion. **Motion Passed**

Vicki Swift, KY nominated Dustin Mattingly, KY to be NACS President and Nathan Denny, KY seconded the nomination. Ben Herink, NE moved nominations cease and Dustin Mattingly be elected by acclamation and Kim Knight, OH seconded. **Motion Passed**

Dustin Mattingly, KY was elected President.

Brandon Waldron, VA nominated Jeremy Burner, VA to be NACS Vice President and Eric Mortimer, TX seconded the nomination. Makala Muller moved nominations cease and Jeremy Burner be elected by acclamation and Ransom Satterlee, WA seconded. **Motion Passed**

Jeremy Burner, VA was elected Vice President.

John Gehrke, IL nominated Crystal Zwilling, IL to be NACS Secretary and Callie Erickson seconded the nomination. Jeremy Burner, VA moved nominations cease and Crystal Zwilling, IL be elected by acclamation and Ben Herink, NE seconded. **Motion Passed**

Crystal Zwilling, IL was elected Secretary.

Kim Knight, OH nominated Tiffany Grody, OH to be NACS Treasurer and Eric Mortimer, TX seconded the nomination. Jeremy Burner, VA moved nominations cease and Tiffany Grody, OH be elected by acclamation and Ransom Satterlee seconded. **Motion Passed.**

Tiffany Grody, OH was elected Treasurer.

Kaiti Steckman made housekeeping announcements with the start times of the social hour and banquet.

The meeting was adjourned at 3:03 pm EST

AUDIT COMMITTEE REPORT

July 14, 2025

The Audit Committee met with the NACS FSA National Treasurer, Tiffany Grody on July 13, 2025, at The Brown Hotel in Louisville, KY. This audit reflects the period of May 31, 2024, through May 31, 2025.

Bank Accounts	Balance May 31, 2024	Balance May 31, 2025	Current Balance
Main Checking	\$29,165.97	\$19,997.23	
Fairness Fund	\$3,972.43	\$3678.10	
Savings / Other	\$5,001.24	\$11,279.06 (Wells Fargo)	
Wunder Fund	\$10,348.83	\$12,520.54	
Certificate of Deposit	\$101,549.98	\$107,369.24	
Total	\$151,156.75	\$154,844.17	

Observations:

The Committee reviewed all information maintained by the treasurer. The committee commends the progress the Treasurer made in addressing previous findings. The records are very well organized and maintained. ACH deposit reports are received monthly.

The Committee reviewed the hardcopy of the financial records. All entries and transactions appear to be in order. We reviewed the various monthly bank statements, deposits, checks written, travel vouchers, membership dues reports and supporting documentation; all appear in order. Balances reported were consistent with bank statements.

The bank accounts are being maintained; it was verified that access has been limited to the Treasurer, President and Vice President. A new banking relationship began with First Bank and Trust Company which allowed remote registration.

The 2023 tax return was reviewed for this audit report and was filed timely. The return was filed on 6/5/2024 with written verification maintained in the records. It appears the return was prepared by NACS and filed directly online. We understand that the 2024 tax return is due in October and NACS expects that it will be filed timely.

The current treasurer has converted records back to Quicken at no cost to the organization. She also has made great strides on State dues and membership reconciliation.

Findings:

- No deficiencies were found. We did find that considering reimbursements payable, we are in deficient spending.

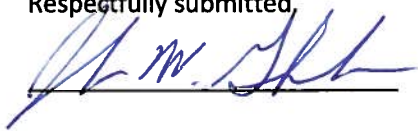
Recommendations:

- Treasurer must insure that NACS timely files the current ("2024") and future tax returns electronically using an appropriate vendor. The next filing must be done by October 15, 2025.
- Continue to work to resolve delinquent State dues.
- Increase focus on timely reimbursement to States.

Previous Years Recommendations and Progress:

- Update the operating manual Exhibit 2J to include the Vice President as an authorized user on the association's accounts. This is yet to be completed.

Respectfully submitted,



*John Gehrke, IL – Zone C



Heather Cox, TX – Zone B



Makala Muller, NE – Zone B



Angela Reid, FL – Zone D

Chair *



Building Rural America
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NATIONAL CREDENTIALS REPORT 2025 ANNUAL CONVENTION

**THE BROWN HOTEL
LOUISVILLE, KENTUCKY
JULY 13 - 16, 2025**

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

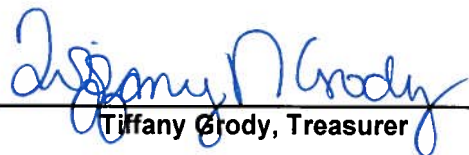
Zone B	# Delegates	# Alternates
Iowa	1	0
Kansas	0	0
Minnesota	0	0
Missouri	0	0
Nebraska	3	0
North Dakota	1	0
Oklahoma	0	0
South Dakota	0	0
Texas	4	0
Zone B Total	9	0

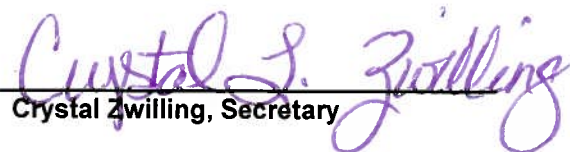
Zone C	# Delegates	# Alternates
Illinois	2	0
Indiana	2 1	0
Kentucky	4	0
Maine	0	0
Mass. / Conn / R.I.	0	0
Michigan	0	0
New York	0	0
Ohio	2	0
Pennsylvania	0	0
Virginia / Delaware / Maryland	3	0
West Virginia	0	0
Wisconsin	0	0
Zone C Total	13 12	0

Zone D	# Delegates	# Alternates
Alabama	0	0
Arkansas	3 2	0
Florida	1	0
Georgia	3	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	9 8	0

Convention Total	22 30	0
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Respectfully Submitted,


Tiffany Grody, Treasurer


Crystal Zwillling, Secretary



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Loan Making Committee

THE LOAN MAKING COMMITTEE MET AT THE HILTON FORT LAUDERDALE MARINA HOTEL IN FORT LAUDERDALE, FLORIDA, ON JUNE 24-26, 2024, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

In a recent National Office Credit Quality Review, a finding was found where Part B, Item 5 was not completed. The situation was the applicant was a widower. He did not feel he met any of the selections regarding marital status. Midas has single as being defined as never married.

SOLUTION:

Add Widow(er) as an option for selection in all areas of the application that requires marital status.

Resolution 2

CONCERN:

The County of Operation Headquarters is not captured on the FSA-2001, Request for Direct Loan Assistance, for legal entity applicants. Part B of the FSA-2001 is the only section of the FSA application that collects this information and is only completed if the applicant is an individual or informal entity. Legal entities are instructed to complete Parts C & D, which do not collect this information.

SOLUTION:

Move Part B, Item 3, County of Operations Headquarters, to Part A.

Resolution 3

CONCERN:

On the FSA-2001 there is not a line for employment for the primary applicant. Per 3-FLP, Par. 42, non-farm income is part of a complete application. Without this information, we do not know if there is any non-farm income to request verification of income. If a line was added to provide their employer, it could speed up the processing time if we know there is non-farm income.

SOLUTION:

Add a new line item for name of employer in Part B.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 4

CONCERN:

FastTrack loans are not eligible to be used for Credit Quality; however, there are still critical pieces of credit quality that need to be completed on FastTrack applications. FastTrack applications are only as good as the information put into the system. Since they are not permitted to be submitted for credit quality review, errors could be made or steps skipped and nobody would ever review the file. Notice FLP-914 lists several reoccurring concerns that could still be occurring with FastTrack applications that would never be reviewed.

SOLUTION:

If any loans are processed using FastTrack during the FY, require each LO to submit one additional docket that was processed using FastTrack as part of their credit quality. If no loans were processed using FastTrack, they would not have to submit a file.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

Since AFT is based on proper balance sheet preparation, other Credit Quality Reviews will discover errors

Resolution 5

CONCERN:

Part of a complete application (for loans over \$125,000) is to submit three years worth of balance sheets. I/E provides a basis to project future performance from and can play a vital role to have multiple years of performance. On the balance sheet three years is more to look at and provides a significant burden to the producer and lender. Often time GL customers are new producers or

new customers to the bank. The borrowers don't always have access to three years worth of balance sheets and having to recreate them just to get a complete application causes the bank and borrowers significant time in addition to a lack of accuracy from trying to estimate back.

SOLUTION:

Amend procedure where only a current balance sheet is required and if the National Office feels in certain situations that additional years could be beneficial leave that up to the discretion of the loan official. This is not practical to get for the vast majority of the guaranteed loans I process. This is something we could do to make the GL process easier on the loan official, lender, and banker which is great for all parties involved.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

We feel the 2 FLP Par 67 D already provides that discretion.

Respectfully submitted by the Loan Making Committee,

Ransom Satterlee, Zone A

Heather Cox, Zone B, Chairperson

Vicki Swift, Zone C

Cheryl Brooks, 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 FORT LAUDERDALE MARINA HOTEL IN FORT LAUDERDALE, FLORIDA, ON JUNE 24-26, 2024, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

The below "Note" was added to 4-FLP, Par. 196 B which is prohibiting borrowers from obtaining a real estate partial release by paying market value for a parcel of land that has been surveyed on their property and retaining ownership. This most commonly occurs when home construction or other farm improvement projects are proposed, and the lender financing the construction is unable to accept a subordination. Release and refile is not possible when additional debt is being added. Borrowers have no remaining options available aside from refinancing the FSA debt at higher interest rates and less favorable terms. Note: Release of real estate security to be retained by the borrower is not authorized except in conjunction with an approved debt settlement action or as set forth in subparagraph 146 E.

SOLUTION:

Remove the "Note" from 4-FLP, Par. 196 B referenced below:
[7 CFR 765.351(a)] (3) Except for releases in paragraph (f) of this section (subparagraph 146 E), the amount received by the borrower for the security being disposed of, or the rights being granted, is not less than the market value and will be remitted to the lienholders in the order of lien priority; Note: Release of real estate security to be retained by the borrower is not authorized except in conjunction with an approved debt settlement action or as set forth in subparagraph 146 E.

Resolution 2

CONCERN:

2-FLP, Par. 280 does not include environmental requirements that need to be completed.

SOLUTION:

Add a note or bullet in 2-FLP, Par. 280, that 2-FLP, Par. 208 should be referenced for additional guidance of environmental requirements in processing of partial releases requested by the lender.

Resolution 3**CONCERN:**

4-FLP, Par. 120 A states "Except for SED's, approval officials may approve subordinations if the amount of the subordination, plus the principal balance of existing subordinations, is not more than their *--maximum approval authorities for each loan type subordinated according to 1-FLP, subparagraph 29 A.". 1-FLP, Par. 29 A addresses statutory OL, FO, CL, and EM Program Loan Limitations but not approval authorities. 1-FLP, Par. 29 D addresses approval authority by loan official, which now is by total direct or guaranteed obligation and not by loan type. The 4-FLP Handbook is not clear on approval of subordinations.

SOLUTION:

Revise 4-FLP, Par. 120 A to reference 1-FLP, Par. 29 D so an approval official can approve a subordination if that subordination amount plus any outstanding subordination is within the loan official's authority. For example, FLM can approve direct subordination up to \$500,000.

Resolution 4**CONCERN:**

FSA loan officials must process an annual crop/livestock subordination just like a loan application. By the time the request for subordination comes to FSA the lender has approved their loan and are ready to close and our processing regulations cause a delay as we must process them in order with the other loan applications. In many cases this is a partial graduation due to lifetime loan limits so if they have a lender willing to finance them, we should be accommodating. There is a streamline and fast track application process for loan making, but there is no fast track for subordinations.

SOLUTION:

In cases where FSA is only subordinating the annual crop or livestock there should be a fast track or streamline application process for those customers in good standing. Applications involving subordination of basic collateral like equipment or real estate will continue to go through the current application process.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 5

CONCERN:

We have many borrowers that have term loans. Typically, only annual customers are eager to provide information on a yearly basis when they come in for a new loan (and sometimes that is hard enough to get from them). It is almost impossible to get a borrower to sit down and complete a new farm assessment, financials, and sign new documents. Most customers just ignore the request for information or complain. In addition, it is very time consuming to follow the current guidance to complete this. We are using a lot of agency resources for something most borrowers care less about and provides only minimal benefit to the Agency.

SOLUTION:

Change policy where we can review past years I/E (preferable tax returns) and a current balance sheet. If borrowers are paying and the I/E and balance sheet does not show ability to graduate, then be able to document as a not graduating at this time and move one. This would be simple, fast, accomplish maintaining integrity of reviewing for graduation, be able to stay in contact with borrowers, evaluate borrowers' situations, and not waste the time of everyone involved. This could be a beneficial change for all parties involved and allow us to focus on issues that are more beneficial to our customers and the priorities of the agency. It seems to be the posture of the agency at this time to do everything we can to get to "Yes" and requiring extensive amount of the borrower's time for a review most of them care less about is not getting to Yes for them.

Resolution 6

CONCERN:

Pages 2 and 3 have page numbers labeled "2 of." Have to edit PDF to correct to "2 of 3" and "3 of 3."

SOLUTION:

Generally, this form should only be 3 pages or add attachment. Add the correct numbering on the form located on forms site so manual corrections do not need to occur in every office.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

Concern lacks form number. Additionally, form corrections can be handled through a direct and informal process with appropriate agency officials in National Office.

Resolution 7 - Non-Adopt, move to legislative committee

CONCERN:

If you don't have access to the physical file, you can't see the security instruments if needed.

SOLUTION:

New feature to scan Mortgage's, UCC's, Direct Lien's etc. into Dashboard so they are at your fingertips instead of only in the physical file.

Resolution 8

CONCERN:

Form FSA-2455 Subordination by the Government does not include a notary acknowledgement. County offices have received negative feedback from commercial lenders that the form is not notarized as typically this is filed with the County Clerk and Recorder.

SOLUTION:

It has been recommended from field offices that we revise form FSA-2455 Subordination by the Government to include a notary acknowledgement, especially for subordination being completed for real estate security as those are typically filed with the County Clerk and Recorder.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

The requirement for a notary acknowledgement as well as its format can vary by state. It is recommended that the local office retain a template appropriate for its state for pasting into the space. Additionally, the authorized agency official signing the instrument should ensure he or she obtains the proper notary for their signature.

Respectfully submitted by the Loan Servicing Committee,

Leann Gibbs, Zone A

Irby McWilliams, Zone B

Nathan Denney, Zone C, Chairperson

Tonya Washington, Zone D



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

THE INFORMATION TECHNOLOGY COMMITTEE MET AT THE HILTON FORT LAUDERDALE MARINA HOTEL IN FORT LAUDERDALE, FLORIDA, ON JUNE 24-26, 2024, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

When using the tax form reader in Farm Business Plan any Sch. C or E income or expenses are added to operating income and expenses instead of non-farm income and expenses. This severely distorts historical numbers and ratios.

SOLUTION:

Correct the form reader to correctly reflect Schedule C and E income and expenses into non-farm income and expenses.

Resolution 2

CONCERN:

Full operational reviews are completed at least every 2 years. Exhibit 20 is prepared and mailed with FSA-2037, FSA-2038 and new farm assessment to all identified borrowers. When the borrowers fail to submit financial information, a second letter is mailed. A copy of each letter is filed in the borrower's file. This process is inefficient and causes time constraints on county offices.

SOLUTION:

Automate sending 4-FLP, Exhibit 20 with FSA-2037, FSA-2038, and farm assessment. 4-FLP, Exhibit 20 is saved to the borrower's online profile. Borrowers can then upload their financials to farmers.gov or Online Application. This is similar to how borrowers submit their financials for Cash Flow Based Assistance or an online application. Financials can be saved to borrower's online profile for their review.

Resolution 3

CONCERN:

With the increased number of SharePoint sites being developed and promoted, it is difficult to know how to get to them in order to utilize the information stored.

SOLUTION:

Provide a link on the application page for a SharePoint landing page.

Resolution 4

CONCERN:

When borrowers make payments online, there is no way to know a payment has been made until several days after they have made the payment due to the delay in updating Direct Loan System.

SOLUTION:

Implement an automatic email notification that would be sent to the servicing office staff to inform them that a borrower has made an online payment.

Resolution 5

CONCERN:

Primary concern is that Farm Business Plan is repetitive and tedious. It takes way too much time to type out the narrative and credit action, especially when we are basically repeating ourselves over and over. They are also inconsistent between states, offices, and lenders.

SOLUTION:

Use an artificial intelligence program that can take the financial information from Farm Business Plan, environmental, appraisal, credit report and a narrative or questionnaire that we fill out and produces an accurate and detailed narrative with all relevant information. It will allow us to save a tremendous amount of time and keep general information and credit actions consistent between all offices. This solution is also to keep us from constantly playing catch-up with commercial lenders and their technology.

Resolution 6

CONCERN:

Maintaining copies of each check and receipt along with any other information especially for operations that have monthly payments. Files are becoming bulky and cumbersome for all the

paper. This is a growing problem especially with concerns to going digital in the future.

SOLUTION:

Automate the FSA-2045 in some fashion to allow the accompanying documents to be attached digitally.

Resolution 7

CONCERN:

If you don't have access to the physical file you can't see the security instruments if needed.

SOLUTION:

New feature to scan Mortgage's, UCC's, Direct Lien's etc. into Dashboard so they are at your fingertips instead of only in the physical file.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 8

CONCERN:

When updating loan request detail in Direct Loan Making one of questions under Environmental is whether or not it is a CAFO and then further defined as Small, Medium or Large. There is no option for an AFO. Many operations do not discharge waste into surface water. CAFO's, as defined by EPA, are AFO's having a minimum threshold for numbers of animals by size, category, and type, and meet 1 of the following criteria: • potential to discharge to or contact with surface waters • are designated by the permitting authority.

SOLUTION:

Add a selection for AFO.

Resolution 9

CONCERN:

When there is a verbal request for withdrawal, the FSA-2306 letter date and withdrawal date need to account for the 10-day window in Direct Loan System.

SOLUTION:

Allow for the 10-day window when a verbal request is selected in Direct Loan System.

Respectfully submitted by the Information Technology Committee,

Amy Larson, Zone A

Makala Muller, Zone B

Jeremey Burner, Zone C, Chairperson

Clint Rideout, 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 FORT LAUDERDALE MARINA HOTEL IN FORT LAUDERDALE, FLORIDA, ON JUNE 24-26, 2024, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN:

FPAC has removed a state's ability in the GS hiring process to do "soft offers" on candidates selected for hire following an interview. In addition, FPAC has removed a state's ability in the GS hiring process to communicate the denial of a job candidate(s) following interviews. This ability at the state level to do "soft offers" and communicate denials was allowed to continue in the CO hiring process. This FPAC removal on the GS side represents a poor business model as extended delays will occur before a selected candidate receives word they have gotten the job pending a background investigation. They may take a different job in the month or two response waiting time. Conversely, denied applicants are left hanging not knowing whether they've been selected or not. Timing is critical following interviews and the best candidates are often applying at multiple employers at the same time.

SOLUTION:

Allow GS hiring officials within each state to continue to have the authority/ability to extend soft offers to a selected candidate and verbally communicate denials to candidates who were not selected.

Resolution 2

CONCERN:

Since some PT's have become Loan Analysts – there is confusion on who is responsible for completing Program Technicians work and some Loan Analysts feel that general basic loan work is not a part of their job description.

SOLUTION:

Revise job description to include general program technician duties.

Resolution 3

CONCERN:

The recent change in the Direct Hire process works is taking longer than the regular hiring process. Once we get the certificate – we can only select 5 to be interviewed and then wait for the qualification review to be completed. IF only 2 meet the qualifications review – we are left with only 2 to interview.

SOLUTION:

Under the Direct Hire Process, complete the qualifications review prior to issuing the certificates.

Resolution 4

CONCERN:

OPM's position classification standard for Loan Specialist Series GS-1165, upon which our Farm Loan Official position descriptions are based was developed in June of 1966. The complexities and examples provided in this document understate current complexities faced by loan officials. The language used in this document does not reflect our modern workforce and working environment.

SOLUTION:

FSA should petition OPM to update this document to reflect modern complexities and language of our current working environment.

Respectfully submitted by the Management Personnel Committee,

John Oosterman, Zone A

Maureen Mausbach, Zone B

Dustin Mattingly, Zone C, Chairperson

Theresa Windham, Zone D

OLD/NEW BOARD MEETING MINUTES

THURSDAY, JULY 17, 2025

THE BROWN HOTEL, LOUISVILLE, KY

CALL TO ORDER – The meeting was called to order at 7:58 am EST.

ROLL CALL - Dustin Mattingly President; Jeremey Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Jason Quintana, Zone A Rep (Absent); Amy Larson, (new) Zone A Rep (Absent); Callie Erickson, Zone B Rep; Jeremy Hamilton, Zone C Rep (Absent); Vicki Swift, (new) Zone C Rep; Jon Travis, Zone D Rep and Sara Harris,(new) Zone D Rep (Absent).

OLD BUSINESS

REPORTS FROM OLD BOARD:

PRESIDENT

2025 CONVENTION ISSUES

1. There were a few audio issues.
2. Bill Beam and Steve Peterson were unable to be at convention, in person, as their flight was cancelled, due to extreme weather in Washington DC.
3. It was recommended to explain the Committee Reports and Resolutions process, that takes place, during our Annual Meeting, to the 1st time attendees. Take time during the 1st Time Attendee Meeting to explain everything that occurs during the Annual Meeting. Also, maybe explain the process at zone meetings too.
4. We will be moving the dates of convention back to the end of June.

FY2025 GOALS - FINAL REPORT

MEMBERSHIP

1. **510 members.** *Goal met.* However, since both rounds of DRP were offered, membership has decreased.

CONVENTION ATTENDANCE

2. **75-member attendance.** *Goal not met.* 34 members attended National Convention.

ZONE MEETING ATTENDANCE

3. **At least one member from each Chapter attends their Zone Meeting.** *Goal not met.* The goal was not met for Zone A/B nor Zone C/D. Zone A/B had 26 members attend their zone meeting and Zone C/D had 31 members attend their zone meeting. Zone A/B had members from 8 states in attendance and Zone C/D had members from 9 states in attendance.

COMMUNICATIONS

4. **Monthly conference calls conducted by the NACS Board (Zone Rep Alternate to attend, if Zone Rep cannot)** *Goal met.* A NACS Board meeting was held on the 2nd Thursday of each month.
5. **Semi-annual conference calls conducted with the Chapter Presidents.** *Goal not met.*
6. **Conduct one conference call with each Committee after National Office responses are received and one prior to National Convention.** *Goal met.*
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)** *Goal not met.*
8. **12 President Updates per year.** *Goal met.* Kaiti Steckman sent 14 update emails.
9. **One Zone Newsletter prepared by the Zone Representative and Secretary and emailed to the Zone members after each Zone Meeting.** *Goal not met.*
10. **One Zone Newsletter prepared by the Zone Representative and emailed to the Zone members per year.** *Goal not met.*
11. **18 posts on social media websites (Facebook) per year.** *Goal not met.* 10 posts were made on social media.

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.** *Goal met with calls amongst the associations but there were only two calls with DAFO.*
13. **Invite NASCOE President to convention.** *Goal met.*

VICE PRESIDENT

SUGGESTIONS FOR 2025/2026 COMMITTEE RESOLUTIONS PROCESS

- The number of resolutions submitted was sparse, but committees did meet and review the resolutions prior to convention. However, it was difficult to schedule calls at a time when everyone on the committee was available.

SECRETARY

ANNUAL REPORTS

- Recommended having all board reports due by mid-May, if convention is being held towards the end of June.

NEWSLETTER

- A convention newsletter will be out to membership by August 15th.

STATE/CHAPTER PRESIDENTS GUIDE

- The guide will be updated with the new NACS Board Members.

TREASURER

CONVENTION BILLS TO BE PAID

- Reimbursements to convention attendees. \$11,600 is owed to Committee Members as they receive a \$400 reimbursement and the board members receive a \$500 reimbursement. Convention reimbursements can be paid by either check or direct deposit.
- Between the FY 25 Zone Meetings and the 2025 NACS National Convention, \$1,235 was collected for the Wunder Fund.

OTHER

- Tiffany is working on sending states their reimbursements for quarterly dues.
- Tiffany will hold a call with the state treasurers to explain the new direct deposit process. She did give a handout, with instructions for this new process, out during the state president's meeting.
- She is still working with a couple of states because the number of members and the amount of dues received do not match up. (MT and CO) She is also working with MN to see if they are current or if they still owe money.

PAST PRESIDENT

STATUS OF JOB DESCRIPTIONS/DUTIES

- Kaiti gave each board member a copy of their job description and duties.

WORDS OF WISDOM

- Kaiti will share tips and tricks with Dustin throughout the year.

NEW BUSINESS

DUES

Regular \$156 Associate \$52 Lifetime \$100 1st Time \$ N/A

LEGISLATIVE PRIORITIES – Top three priorities

1. Position Description Updates
2. NRLA wants our IT Modernization budget to stay intact.
3. Need to make sure staffing is adequate, which could mean a need to back fill positions.

DIRECTORY UPDATE

- Secretary will update the contact information for the 2025-2026 Board Members

CONFIDENTIALITY OF BOARD MEMBER CORRESPONDENCE

JOB DUTIES FOR NEW BOARD MEMBERS:

PRESIDENT

- LETTERS TO SED's FOR NEWLY ELECTED BOARD

VICE PRESIDENT

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

SECRETARY

- NEWSLETTERS
- MINUTES
- STATE PRESIDENTS GUIDE
- ANNUAL REPORT

TREASURER

- MONTHLY ACCOUNT BALANCE UPDATES
- QUARTERLY BUDGET UPDATES
- FILE TAX RETURNS BY CERTIFIED MAIL
- BANK ACCOUNTS – AUTHORIZED ACCESS (Secretary will send letter to Bank)

PAST PRESIDENT

- LETTER TO SED FOR NEWLY ELECTED PRESIDENT
- OPERATING MANUAL (Maureen Mausbach assisting with updates)

COMMITTEE ASSIGNMENTS

- Dustin collected committee surveys and will review with Jeremy.

NACS ZONE MEETINGS - DATES AND PLACES

- ZONE A/B – To Be Determined
- ZONE C/D - To Be Determined

AUDIT COMMITTEE REPORT/RECOMMENDATIONS

- FINDINGS
 - No deficiencies were found. They did find that considering reimbursements payable, we are in deficient spending.
- RECOMMENDATIONS
 - Treasurer must insure that NACS timely files the current ("2024") and future tax returns electronically using an appropriate vendor. The next filing must be done by October 15, 2025.
 - Continue to work to resolve delinquent State dues.
 - Increase focus on timely reimbursement to States.

FY 2026 GOALS

LEGISLATIVE

1. Receive a newsletter, with updates from McAllister & Quinn and/or the Legislative Committee, quarterly.

MEMBERSHIP

2. 460 members.

CONVENTION ATTENDANCE

3. 50-member attendance.

ZONE MEETING ATTENDANCE

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

COMMUNICATIONS

5. Monthly conference calls conducted by the NACS Board (Zone Rep Alternate to attend, if Zone Rep cannot)
6. Semi-annual conference calls conducted with the Chapter Presidents.
7. Conduct one conference call with each Committee after National Office responses are received and one prior to National Convention. Goal met.
8. 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)
9. 12 President Updates per year. Goal met. Kaiti sent 14 update emails.
10. One Zone Newsletter prepared by the Zone Representative and emailed to the Zone members per year.
11. 24 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 convention.
14. Invite NASCOE and NADD to Zone Meetings.

REVIEW 2025/2026 BUDGET

- Dillard's reimbursement check was made out to the 1st time attendee winner. This will be a wash on the NACS budget.
- The Convention General Expense is typically used for the deposits for convention. Maureen will be asking Tiffany for the \$2,500 to be put into the convention accounts.
- Budget is based on 473 members.
- Transfer from Savings was changed to Transfer from Liquid Accounts on the NACS FY 2026 Budget.
- A discussion was held about the best way to collect dues. Possible change could be where states would be in charge of collecting their own dues separate from the NACS national dues. This would save Tiffany quite a bit of time as she would not have to reimburse each state that collects more dues than the national dues amount of \$6.

Kaiti Steckman moved to approve the amended 2025/2026 Budget and Callie Erickson seconded. **Motion Passed**

Kaiti Steckman moved that beginning at the 2025 National Convention, First Time Attendees will be reimbursed a floor of \$250 or the funds collected from previous year's convention and the annual zone meetings, whichever is greater, not to exceed the actual expenses of the member. Vicki Swift seconded. **Motion Passed**

Jeremey Burner, moved to amend the First Time Attendees reimbursement motion for a language change. "Beginning at the 2025 National Convention, First Time Attendees will be reimbursed a floor of \$250 or the funds from the previous fiscal year funds collected for the Wunder Fund, whichever is greater, not to exceed the actual expenses of the member. Callie Erickson seconded. **Motion Passed**

WEBMASTER PRIORITIES

- Callie and Kaiti will continue to work on setting up the new website.

NEWSLETTER

DUE DATE FOR NATIONAL CONVENTION NEWSLETTER

- Newsletter will be out to membership by August 15th.

WHAT WILL BE POSTED TO WEBSITE

PRESIDENTIAL APPOINTMENTS

CONVENTION COMMITTEE MEMBERS

WEBMASTER and CO-WEBMASTER

2026 NASCOE CONVENTION

- To Be Determined

The meeting adjourned at 11:19 am EST.

August 14, 2025, BOARD MEETING MINUTES

CALL TO ORDER: The meeting was called to order at 11:22 am CST.

ROLL CALL – Dustin Mattingly President; Jeremy Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep (Absent); Makala Muller Vicki Swift, Zone C Rep; Nathan Denney, Zone C Rep, Alternate; Sara Harris, Zone D Rep; and Angela Reid, Zone D Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed Minutes from July 13th, 2025, Pre-Convention Board Meeting and July 17, 2025, Old/New Board Meeting. Tiffany Grody moved to approve the minutes as presented. Jeremy Burner seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, & bills/dues to be paid.
- Waiting for confirmation, from AL, that their reimbursement amount is correct. Once confirmed, Tiffany will issue the dues reimbursement. Also need to review the information submitted by MT/WY, TN, and WA chapters regarding their due's reimbursements.
- Tiffany plans to complete the 2024 Taxes within the next 2 weeks.
- Sara Harris moved to approve the Treasurer's report as presented. Vicki Swift seconded the motion. Motion passed.

PRESIDENT'S REPORT

- All Thank You's were sent to speakers and other representatives.
- Notification letters were sent to Board Member's SEDs.
- Still need to notify SEDs of the Legislative and Membership committee members.
- Crystal and I will work on completing the newsletter and sending it to membership.
- Will send Resolutions to NO as soon as they are all formatted and received by Crystal.
- Work with Crystal on updating the State Presidents Guide. Would like to have the guide updated by the end of October.

VICE PRESIDENT'S REPORT

- In September, Dustin and Jeremy will select committee members. Zone Reps were asked if they have any additional people to add to the committee list. More people are still needed to fill committee spots.

PAST PRESIDENT'S REPORT

- Kaiti notified Dustin's SED that he is the new NACS President.
- She will work with Dustin on how to send email updates from the GlueUp site.

ZONE REP REPORTS

- Zone A – No report.
- Zone B – No report
- Zone C – No report
- Zone D – No report

OLD BUSINESS

- Website Progress Go live date is forthcoming.

NEW BUSINESS

- Dustin has received inquiries regarding the Streamline Updates that national office is rolling out.
- Dustin reminded Zone Reps to start planning Zone Meetings.

The next board meeting will be on Thursday, September 11, 2025.

Meeting adjourned at 11:46 am CST.

AUGUST 2025 TREASURER REPORT as of 8/13/2025

First Bank and Trust Company (FB&T)

Accounts					
NACS Checking x1604	\$3,762.39 Available	Fairness Fund x3323	\$3,979.71 Available	Wunder Fund x3315	\$12,305.83 Available
CD Matures 1 11 2026 x0202	\$108,573.84 Balance	+ Add an account			

Outstanding Checks Not Cashed:

- Two convention reimbursements totaling \$1,188.75.

Upcoming Obligations:

- 2025 Committee Member Reimbursements – Two at \$400 each – Reminders sent 7/25 to individuals.
- Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4.
- Need to review Chapter Submitted Information for Dues Reimbursement
 - Reviewing MT/WY Chapter FY 24 Qtr 1-4 and FY 25 Qtr 1-4 Dues Documents for payment.
 - TN - Information for FY25 Qtr 1-4 received 7/11/2025.
 - WA – Information for FY25 Qtr 4 received. Waiting on direct deposit information to be received.
- Waiting on Chapters to Provide Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need Qtr 2,3 & 4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount.
- Need to Contact Chapters for Membership Reports
 - Colorado (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Minnesota (FY22 Qtr 4, FY23 Qtr 1-4, FY24 Qtr 1-4, & FY25 Qtr 1-4)
 - Missouri (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Mississippi (FY25 Qtr 1-4)
 - South Carolina (FY25 Qtr 2-4)
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total

Reimbursements that need to be reissued:

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – *Not cashed as of 9/3/2024 – If not cashed will be returned as of 11/1/2024. MS indicated they are not cashing the check as I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due. **MS did cash this check, and they may owe NACS a refund.***
- WA Chapter – 2025 Zone A/B Reimbursement \$300 – Sent 3/12/2025 on 6/11/2025 Notification received money is being returned to Wells Fargo account. Waiting for direct deposit information to be provided. Will send reminder to WA treasurer.

Accounting for Past Due Membership Dues: (Needs further research)

- Minnesota – 3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Jacob Wolfe from Minnesota was contacted by Kelli Woita for unpaid dues –

- Jacob Wolfe is no longer with FSA and Adam Gritz has been contacted.

Note about Dues Reimbursement:

(Dues automatically received by National NACS starting with 4th Quarter 2022)

FY22 - Need to contact each of these chapters to complete FY22 reimbursements

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact

FY23 – Need to contact each of these chapters to complete FY23 reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact

FY24 – Contacted each of these chapters to complete FY24 reimbursements

Reviewing Montana/Wyoming

Minnesota FY 24 Qtr 1, 2, 3, & 4

Colorado FY 24 Qtr 1, 2, 3, & 4

Missouri FY24 Qtr 1, 2, 3 & 4

Montana/Wyoming Membership & Dues Discrepancy

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota				
Missouri				
MT/WY	membership and dues discrepancy – Currently Reviewing – 6/11/2025			

FY25 Reimbursements –

Remaining Dues Reimbursements Paid by National FY25								
Quarter	1st Qtr '25		2nd Qtr '25		3rd Qtr '25		4th Qtr '25	
PP	PP10-16	6/1/2024 - 8/30/2024	PP 17-22	9/1/2024 - 11/30/2024	PP23-3	12/1/2024 - 2/28/2025	PP4-9	3/1/2025 - 5/31/2025
CHAPTER NAME	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed
Alabama		\$91		\$78		\$90		\$84
Colorado								
Michigan		\$119						
Minnesota								
Missouri								
Mississippi								
MT/WY								
South Carolina	11/13/2024	\$28						
Tennessee	Need to review submission							
Washington	10/2/2024	\$66	5/14/2025	\$84	5/14/2025	\$138	Need to review submission	
Yellow represents need for chapter to confirm amount for reimbursement								

FY26 Reimbursements –

Email will be sent to all Chapter Treasurers this month with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership. Communication that will be sent to Treasurers is on the next two pages.

Dues Reimbursement Notes from the Treasurer

Please send your membership lists obtained from your STO (instructions attached) to Tiffany Grody at tiffany.grody@gmail.com.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

Dues Reimbursement Method

Dues reimbursements have changed to being direct deposited into the chapter's bank account. It is important to let the current treasurer know if your bank account information has changed.

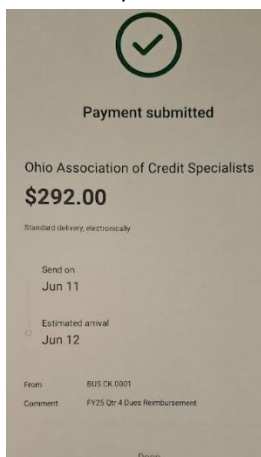
With the most recent reimbursements, I have worked with the current treasurers to obtain their chapter banking account information and have had much success with this reimbursement method. It ensures the money is being deposited in the chapter's account timely, thus reducing the need to track and reissue dues reimbursement checks.

Typical Process of the Reimbursement Process

- Chapter treasurers will obtain from their state office administrative section the Report of Organization or Association Dues Withheld for the corresponding Pay Periods.
- These reports will be emailed to the NACS treasurer.
- The NACS treasurer will compare the Dues Withheld Report with the amount of dues deposited into the NACS treasury and fill out a spreadsheet like below and send this chart back to the State Treasurer for confirmation:

	Pay Period	Date of deposit	Amount Deposited	Full Membership (eg. \$6/PP, etc)		Total	Full Membership (\$156yr/26PP)	Associate Membership (\$/PP (\$52yr/26PP))	Total to NACS	TO BE REIMBURSED
				Full Membership	Associate Member					
Ohio Qtr 4	4	3/18/25	200	25		25	6	2	150.00	\$50.00
	5	4/3/25	200	25		25	6	2	150.00	\$50.00
	6	4/15/25	200	25		25	6	2	150.00	\$50.00
	7	4/29/25	192	24		24	6	2	144.00	\$48.00
	8	5/12/25	192	24		24	6	2	144.00	\$48.00
	9	5/28/25	184	23		23	6	2	138.00	\$46.00
4th Quarter Total			\$1,168.00						\$876.00	\$292.00

- Once confirmation has been received by the NACS treasurer, the direct deposit transaction will be initiated to transfer the confirmed reimbursement amount to the Chapter account.
- A follow-up email will be sent to the state treasurer with a screenshot of the transaction as shown below:



Together we can ensure dues are reimbursed efficiently and timely. Any questions, please do not hesitate to reach out to me at 937-725-1337 (cell).

Thank you,
Tiffany Grody

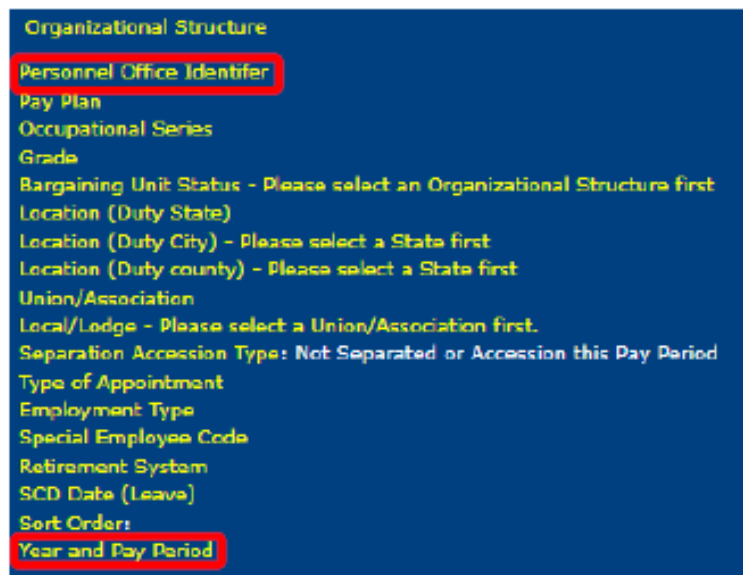
Instruction for compiling Dues Reports (NACS and NASCOE)

In the NFC Reporting Center, expand the “Workforce Reports” and select “Dues Withheld”

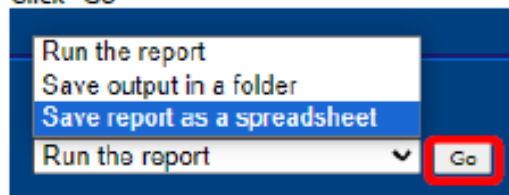


In the Report Criteria:

- click on the “Personnel Office Identifier” and select the appropriate POI (POI for NACS is the 4-digit AGFA code; and NASCOE is the 4-digit XCCE code)
- click on the Year and Period to select the appropriate Pay Period



At the bottom of the screen, use the dropdown to select “Save report as a Spreadsheet”
Click “Go”

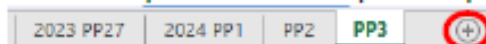


The list of all members’ contributions will populate in an Excel Spreadsheet.

- Delete the Column labeled SSNO
- Rename the worksheet with the appropriate PP#
- Save the Workbook (i.e. NACS dues PP1-PP3)

NACS Dues 2023 PP27-2024 PP3
Excel 97-2003 Workbook (*.xls)

- Each subsequent PP can be copied and pasted to a new worksheet within the Workbook



(*Remember to remove the SSNO column from each report.)

September 11, 2025, BOARD MEETING MINUTES

CALL TO ORDER The meeting was called to order at 11:01am CST

ROLL CALL – Dustin Mattingly President; Jeremy Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President (Absent); Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep; Nathan Denney, Zone C Rep, Alternate; and Angela Reid, Zone D Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed Minutes from August 13th Board Meeting. Callie Erickson moved to approve the minutes as presented. Sara Harris seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, & bills/dues to be paid
- Tiffany will reach out to committee members regarding the \$400 reimbursement.
- Tiffany is working on taxes, and they should be filed by October 1st.
- Had a cancelled check fee of \$22 because Jon Travis did not receive his paper check. Tiffany sent him the reimbursement by direct deposit and Jon did receive it.
- Callie Erickson moved to approve the Treasurer's report as presented. Jeremy Burner seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Meeting with Jeremy next Thursday 09/18 to work through committee assignments.
- Dustin will notify SEDs of the Zone Reps Alternates and the members on the Legislative and Membership committees.
- DAFO will start having quarterly calls with the associations and they will begin in November.
- First Task Force Assignment (7FLP reorg) A FLS from SD, Nancy Harrell, was chosen to serve on that task force.
- Zone Reps and Convention Committee need to work on planning the Zone and National conventions. The earlier plans can be made, the more people from National Office will be able to attend. DAFO wants to get our meeting dates on their calendars as soon as possible. It would be nice to at least have a date and location soon.
- Work with Crystal on updated State Presidents Guide.

VICE PRESIDENT'S REPORT

- Hope to have the committee members selected by the end of September. Asking Zone Reps to help find members to be on a committee.
- Jeremy sent the Resolutions to National Office for comment.

PAST PRESIDENT'S REPORT

- No Report

ZONE REP REPORTS

- Zone A – Working on names of State Presidents and State Treasurer list
- Zone B – Working on names of State Presidents and State Treasurer list
- Zone C – Working on names of State Presidents and State Treasurer list.
- Zone D – Working on names of State Presidents and State Treasurer list

OLD BUSINESS

- Discussed the new Streamlining
- The appraisal division added a new form.
- KY will probably have to complete several collateral releases because they took separate identifiable items of security.

NEW BUSINESS

- Discussed alternate ways for State Collection of Dues/Reconciliation of State Collection.
- McAllister & Quinn would like us to look at alternative ways for us to collect dues instead of from payroll. Maybe setup as a financial allotment.
- Would like to separate the state dues from the national dues. This would save the Treasurer a lot of time from reconciling and reimbursing.
- Maybe collect dues through GLUEUP but there could be a fee associated with that.

The next board meeting will be on Thursday, October 16th, 2025. (Change as Convention Committee will be traveling)

ADJOURNED Meeting at 11:37am CST

SEPTEMBER 2025 TREASURER REPORT as of 9/7/2025

First Bank and Trust Company (FB&T)

Accounts			
NACS Checking x1604	\$9,900.08 Available	Fairness Fund x3323	\$3,980.58 Available
		Wunder Fund x3315	\$12,308.53 Available
CD Matures 1 11 2026 x0202	\$108,573.84 Balance	+ Add an account	

Outstanding Checks Not Cashed:

- No Outstanding Checks

Upcoming Obligations:

- 2025 Committee Member Reimbursements – One at \$400 – Reminders sent 7/25/25 and 8/17/2025 to email provided with convention registration – No response to either contact.
- Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4.
- Need to review Chapter Submitted Information for Dues Reimbursement
 - Reviewing MT/WY Chapter FY 24 Qtr 1-4 and FY 25 Qtr 1-4 Dues Documents for payment.
 - TN - Information for FY25 Qtr 1-4 received 7/11/2025.
 - WA – Information for FY25 Qtr 4 received. Need to review.
- Waiting on Chapters to Provide Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need Qtr 2,3 &4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount.
- Need to Contact Chapters for Membership Reports
 - Colorado (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Minnesota (FY22 Qtr 4, FY23 Qtr 1-4, FY24 Qtr 1-4, & FY25 Qtr 1-4) – Working with Jerry Hurtle, MN representative to get balance of membership reports – then need to reconcile.
 - Missouri (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Mississippi (FY25 Qtr 1-4)
 - South Carolina (FY25 Qtr 2-4)
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total

Reimbursements that need to be reissued:

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – *Not cashed as of 9/3/2024 – If not cashed will be returned as of 11/1/2024. MS indicated they are not cashing the check as I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due. **MS did cash this check, and they may owe NACS a refund.***
- WA Chapter – 2025 Zone A/B Reimbursement \$300 – Sent 3/12/2025 on 6/11/2025 Notification received money is being returned to Wells Fargo account. Need to send 9/12/2025.

Accounting for Past Due Membership Dues: (Needs further research)

- Minnesota – 3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Working with Jerry Hurre to obtain membership reports to reconcile.

Note about Dues Reimbursement:

(Dues automatically received by National NACS starting with 4th Quarter 2022)

FY22 - Need to contact each of these chapters to complete FY22 reimbursements

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact

FY23 – Need to contact each of these chapters to complete FY23 reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact

FY24 – Contacted each of these chapters to complete FY24 reimbursements

Reviewing Montana/Wyoming

Minnesota FY 24 Qtr 1, 2, 3, & 4

Colorado FY 24 Qtr 1, 2, 3, & 4

Missouri FY24 Qtr 1, 2, 3 & 4

Montana/Wyoming Membership & Dues Discrepancy

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota	Working with Jerry Hurre to obtain necessary reports to reconcile			
Missouri				
MT/WY	membership and dues discrepancy – Currently Reviewing – 6/11/2025			

FY25 Reimbursements –

Remaining Dues Reimbursements Paid by National FY25								
Quarter	1st Qtr '25		2nd Qtr '25		3rd Qtr '25		4th Qtr '25	
PP	PP10-16	6/1/2024 - 8/30/2024	PP 17-22	9/1/2024 - 11/30/2024	PP23-3	12/1/2024 - 2/28/2025	PP4-9	3/1/2025 - 5/31/2025
CHAPTER NAME	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed
Alabama		\$91		\$78		\$90		\$84
Colorado								
Michigan		\$119						
Minnesota								
Missouri								
Mississippi								
MT/WY								
South Carolina	11/13/2024	\$28						
Tennessee	Need to review submission							
Washington	10/2/2024	\$66	5/14/2025	\$84	5/14/2025	\$138	Need to review submission	

Yellow represents need for chapter to confirm amount for reimbursement

FY26 Reimbursements –

Email was sent to all Chapter Treasurers August 17, 2025, with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

November 13, 2025, BOARD MEETING MINUTES

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

ROLL CALL – Dustin Mattingly President; Jeremy Burner, Vice President; Crystal Zwilling, Secretary (Absent); Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep (Absent); Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep; and Nathan Denney, Zone C Rep, Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- No report. We will review September 11th board meeting minutes at the December board meeting.

TREASURER'S REPORT

- Reviewed account balances, budget, & bills/dues to be paid
- Tiffany Never received a bill from McAllister and Quinn, sent email on 11/12/25

PRESIDENT'S REPORT

- Notification to SED on committee selections next week.
- The Zone C/D meeting will be on February 26-28 in either Richmond VA or Indianapolis, IN.
- The Zone A /B meeting is in the planning stages, but the dates will be February 5-7.
- Zone Meeting plans will be finalized by the end of the month.
- National Convention will be on 6/28/2026-07/02/2026 in Colorado Springs.
- Dustin will work with Crystal on updated State Presidents Guide.
- Dustin will have a call with Houston once a month.
- Full year funding in this CR covers USDA until 09/30/2026.
- We cannot administratively move BF funds to other cohorts.

VICE PRESIDENT'S REPORT

- Final selections for committee members and alternates have been made. All SEDs will be notified.

PAST PRESIDENT'S REPORT

- No Report

ZONE REP REPORTS

- Zone A – No report.
- Zone B – No report.
- Zone C – No report.
- Zone D – No report.

OLD BUSINESS

- Callie is still attempting to complete Web Master training for Glue Up

NEW BUSINESS

Alternate Means for State Collection of Dues/Reconciliation of State Collection. Discussion about use of Glue Up.

The next board meeting will be on Thursday, December 4, 2025.

ADJOURNED

NOVEMBER 2025 TREASURER REPORT as of 11/12/2025

First Bank and Trust Company (FB&T)

Accounts			
NACS Checking x1604	\$7,637.55 Available	Fairness Fund x3323	\$3,982.27 Available
		Wunder Fund x3315	\$12,313.75 Available
CD Matures 1 11 2026 x0202	\$109,805.33 Balance	+ Add an account	

Outstanding Checks Not Cashed:

- No Outstanding Checks

Upcoming Obligations:

- September 2025 McAllister & Quinn retainer fee – do not see where we were billed. Sent email 11/12/25 requesting them to check their records and get back with me.
- 2025 Committee Member Reimbursements – One at \$400 – Reminders sent 7/25/25, 8/17/25, and 9/22/25 to email provided with convention registration – Did not respond as of 11/12/2025 – No further contact will be made as stated in final reminder email to the individual.
- Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4.
- Awaiting Confirmation for Payment from LA chapter concurring FY 26 Qtr 1.
- Need to review Chapter Submitted Information for Dues Reimbursement
 - Reviewing MT/WY Chapter FY 24 Qtr 1-4 and FY 25 Qtr 1-4 Dues Documents for payment. Need to review with chapter.
 - WA – Information for FY25 Qtr 4 received. Need to review with WA for clarification.
- Waiting on Chapters to Provide Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need Qtr 2,3 &4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount.
- Need to Contact Chapters for Membership Reports
 - Colorado (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Minnesota (FY22 Qtr 4, FY23 Qtr 1-4, FY24 Qtr 1-4, & FY25 Qtr 1-4) – Working with Jerry Hurtle, MN representative to get balance of membership reports – then need to reconcile.
 - Missouri (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Mississippi (FY25 Qtr 1-4)
 - South Carolina (FY25 Qtr 2-4)
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total

Reimbursements that need to be reissued:

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – *Not cashed as of 9/3/2024 – If not cashed will be returned as of 11/1/2024. MS indicated they are not cashing the check as I am working with MS President/Treasurer*

to determine corrective action with reimbursement – may not have a reimbursement due. **MS did cash this check, and they may owe NACS a refund.**

Accounting for Past Due Membership Dues: (Needs further research)

- Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Working with Jerry Hurre to obtain membership reports to reconcile.

Note about Dues Reimbursement:

(Dues automatically received by National NACS starting with 4th Quarter 2022)

FY22 - Need to contact each of these chapters to complete FY22 reimbursements

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact

FY23 –Need to contact each of these chapters to complete FY23 reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact

FY24 – Contacted each of these chapters to complete FY24 reimbursements

Reviewing Montana/Wyoming

Minnesota FY 24 Qtr 1, 2, 3, & 4

Colorado FY 24 Qtr 1, 2, 3, & 4

Missouri FY24 Qtr 1, 2, 3 & 4

Montana/Wyoming Membership & Dues Discrepancy

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota	Working with Jerry Hurre to obtain necessary reports to reconcile			
Missouri				
MT/WY	membership and dues discrepancy – Currently Reviewing – 11/12/2025			

FY25 Reimbursements –

Dues Reimbursements Paid by National FY25							
Quarter	1st Qtr '25		2nd Qtr '25		3rd Qtr '25		4th Qtr '25
PP	PP10-16	6/1/2024 - 8/30/2024	PP 17-22	9/1/2024 - 11/30/2024	PP23-3	12/1/2024 - 2/28/2025	PP4-9 3/1/2025 - 5/31/2025
CHAPTER NAME	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid \$ Reimbursed
Alabama		\$91		\$78		\$90	\$84
Michigan		\$119					
Minnesota							
Missouri							
Mississippi							
MT/WY							
South Carolina	11/13/2024	\$28					
Washington	10/2/2024	\$66	5/14/2025	\$84	5/14/2025	\$138	Need to review submission

FY26 Reimbursements –

Email was sent to all Chapter Treasurers August 17, 2025, with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

Dues Reimbursements Paid by National FY26								
Quarter	1st Qtr '26				2nd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama								
Arkansas								
CA/NV/AZ								
Colorado								
Florida								
Georgia								
Iowa	9/22/2025	\$175	25	0				
Idaho	9/22/2025	\$112	8	0				
Illinois	10/1/2025	\$232	18	1				
Indiana								
Kansas								
Kentucky								
Louisiana		\$98	7	0				
Michigan								
Minnesota								
Missouri								
Mississippi								
MT/WY								
North Carolina								
North Dakota								
Nebraska								
New Mexico	9/8/2025	\$140	9	0				
New York								
Ohio								
Oklahoma	No Chapter							
Pennsylvania								
South Carolina								
South Dakota								
Tennessee								
Texas	9/26/2025	\$1,266	42	0				
VA/DE								
Washington								
Wisconsin	Chapter Dissolved							

December 4, 2025, BOARD MEETING NOTES

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

ROLL CALL- Dustin Mattingly President; Jeremey Burner, Vice President; Crystal Zwilling, Secretary (Absent); Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep; and Nathan Denney, Zone C Rep, Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed Minutes from September and November Board Meetings. Callie Erickson moved to approve the minutes as presented. Tiffany Grody seconded the motion. Motion passed.

TREASURERS' REPORT

- Reviewed account balances, budget, & bills/dues to be paid
- Discussed the upcoming renewal of the CD in January 2026
- Discussed the reimbursement for legislative's trip to DC.
- Discussed the reimbursement for national convention planning committee members.
- Discussed state reimbursement activities.
- Callie Erickson moved to approve the Treasurer's report as presented. Sara Harris seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Discussed call with NO concerning the 2025 Convention Resolutions. They plan to review and return responses in the coming weeks.
- Employee Association Call with NO in January 2026.
- Zone Meeting discussion with Tiffany Grody about Zone C/D and concern of low attendance. Amy Larson, Zone A/B discussed also anticipated low attendance for Zone A/B. Zone Meeting discussion about having one Zone meeting this year rather than two separate meetings due to anticipated low attendance. Tiffany prepared and presented a guide with hotel rates and flights from various areas of the country.

Discussion of central locations of Cincinnati, St. Louis and Kansas City. Decision was made by all Zone Reps to combine the Zone meetings and to obtain bids from St. Louis, Kansas City and Cincinnati for February 5-7, 2026, and February 26-28, 2026. Follow up call for Thursday, December 11, 2025, to discuss the bids and make a final decision.

- State President's guide is being updated with Crystal by end of December.

VICE PRESIDENT'S REPORT

- Committee selections: Letters are being prepared to be sent to committee members and alternates and the SEDs.

PAST PRESIDENT'S REPORT

- No report

ZONE REP REPORTS

- Zone A-Working on creating a list of members.
- Zone B- Working on creating a list of members.
- Zone C- Working on creating a list of members.
- Zone D- Working on creating a list of members.

OLD BUSINESS

- No Old Business

NEW BUSINESS

- No New Business

The next board meeting will be on Thursday, January 8, 2026

Meeting adjourned.

DECEMBER 2025 TREASURER REPORT as of 12/3/2025

First Bank and Trust Company (FB&T)

Accounts			
NACS Checking x1604	\$7,869.69 Available	Fairness Fund x3323	\$3,983.03 Available
Wunder Fund x3315	\$12,316.12 Available	CD Matures 1 11 2026 x0202	\$109,805.33 Balance

Outstanding Checks Not Cashied:

- No Outstanding Checks

Maturing CD – January 11, 2026

Rates for new CD's was checked on 12/4/2025 in preparation for possible reinvestment. New rates come out on Thursday of each week. Best rate at this time is 3.75% for 9 months.

3 Month CD	0.75%	0.75%
6 Month CD	2.00%	2.01%
9 Month Relationship CD**	3.75%	3.77%
12 Month CD	3.00%	3.03%
15 Month Relationship CD**	3.50%	3.55%
18 Month CD	3.10%	3.14%
24 Month CD	3.15%	3.19%
30 Month CD	3.15%	3.19%
36 Month CD	3.20%	3.24%
48 Month CD	3.25%	3.29%
60 Month CD	3.25%	3.29%

Current CD renewal policies state that the account will automatically renew at maturity (would go into another 15 mo CD if nothing is done). We will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty or reinvest into a different term CD. The account will not renew if the funds are withdrawn on the maturity date or if the bank receives written notice from the organization on or before the maturity date of the intention not to renew.

Upcoming Obligations:

- Convention Committee Scouting Trip – Tiffany Grody, Kaiti Steckman & Maureen Mausbach
- Fall Legislative Trip – Newt Gillman
- Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4. Contact made 3/9/25 requesting membership information, 5/5/25 requested membership information, 5/31/25 requested membership information, received information 6/2/25 and requested AL to confirm numbers on 6/11/25. 6/18/25 AL indicated discrepancies – sent email back same day asking additional question and no response. 12/4/25 sent reply requesting AL to revisit the email to get this amount paid to the state. Waiting for a response from AL Chapter.
- Need to review Chapter Submitted Information for Dues Reimbursement
 - Reviewing MT/WY Chapter FY 24 Qtr 1-4 and FY 25 Qtr 1-4 Dues Documents for payment. Need to review with chapter.
 - WA – Information for FY25 Qtr 4 received. Need to review with WA for clarification.
- Waiting on Chapters to Provide Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need Qtr 2,3 & 4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount.
- Need to Contact Chapters for Membership Reports
 - Colorado (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Minnesota (FY22 Qtr 4, FY23 Qtr 1-4, FY24 Qtr 1-4, & FY25 Qtr 1-4) – Working with Jerry Hurtle, MN representative to get balance of membership reports – then need to reconcile.
 - Missouri (FY24 Qtr 1-4 & FY25 Qtr 1-4)
 - Mississippi (FY25 Qtr 1-4)
 - South Carolina (FY25 Qtr 2-4)
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total once the membership reports are reconciled.

Reimbursements that need to be reissued:

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – *Not cashed as of 9/3/2024 – If not cashed will be returned as of 11/1/2024. MS indicated they are not cashing the check as I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due. **MS did cash this check, and they may owe NACS a refund.***

Accounting for Past Due Membership Dues: (Needs further research)

- Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Working with Jerry Hurtle to obtain membership reports to reconcile.

Note about Dues Reimbursement:

(Dues automatically received by National NACS starting with 4th Quarter 2022)

FY22 - Need to contact each of these chapters to complete FY22 reimbursements

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact

FY23 – Need to contact each of these chapters to complete FY23 reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact

FY24 – Contacted each of these chapters to complete FY24 reimbursements

Reviewing Montana/Wyoming

Minnesota FY 24 Qtr 1, 2, 3, & 4

Colorado FY 24 Qtr 1, 2, 3, & 4

Missouri FY24 Qtr 1, 2, 3 & 4

Montana/Wyoming Membership & Dues Discrepancy

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota	Working with Jerry Hurre to obtain necessary reports to reconcile			
Missouri				
MT/WY	membership and dues discrepancy – Currently Reviewing – 11/12/2025			

FY25 Reimbursements –

Dues Reimbursements Paid by National FY25							
Quarter	1st Qtr '25		2nd Qtr '25		3rd Qtr '25		4th Qtr '25
PP	PP10-16 6/1/2024 - 8/30/2024		PP 17-22 9/1/2024 - 11/30/2024		PP23-3 12/1/2024 - 2/28/2025		PP4-9 3/1/2025 - 5/31/2025
CHAPTER NAME	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid	\$ Reimbursed	Date Paid \$ Reimbursed
Alabama		\$91		\$78		\$90	\$84
Michigan		\$119					
Minnesota							
Missouri							
Mississippi							
MT/WY							
South Carolina	11/13/2024	\$28					
Washington	10/2/2024	\$66	5/14/2025	\$84	5/14/2025	\$138	Need to review submission

FY26 Reimbursements –

Email was sent to all Chapter Treasurers August 17, 2025, with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

Dues Reimbursements Paid by National FY26								
Quarter	1st Qtr '26				2nd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama								
Arkansas								
CA/NV/AZ								
Colorado								
Florida								
Georgia								
Iowa	9/22/2025	\$175	25	0				
Idaho	9/22/2025	\$112	8	0				
Illinois	10/1/2025	\$232	18	1				
Indiana								
Kansas								
Kentucky								
Louisiana	11/26/2025	\$98	7	0				
Michigan								
Minnesota								
Missouri								
Mississippi								
MT/WY								
North Carolina	12/2/2025	\$448	16	0				
North Dakota								
Nebraska								
New Mexico	9/8/2025	\$140	9	0				
New York								
Ohio								
Oklahoma	No Chapter							
Pennsylvania								
South Carolina								
South Dakota								
Tennessee								
Texas	9/26/2025	\$1,266	42	0				
VA/DE								
Washington								
Wisconsin	Chapter Disolved							
Total Number of Members			125	1			0	0

January 8th, 2026, BOARD MEETING MINUTES

CALL TO ORDER: The meeting was called to order at 11:08 am CST.

ROLL CALL – Dustin Mattingly President; Jeremey Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep (Absent); Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep; Makala Muller, Zone B Rep, Alternate; Nathan Denney, Zone C Rep, Alternate; and Angela Reid, Zone D Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed Minutes from November 13th Board Meeting. Jeremey Burner moved to approve the minutes as presented. Sara Harris seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, & bills/dues to be paid.
- Discussed upcoming payments that will be disbursed.
- Tiffany is working on confirming dues reimbursement amounts, with states, for FY 26.
- Sara Harris moved to approve the Treasurer's report as presented. Jeremey Burner seconded the motion. Motion passed.

PRESIDENT'S REPORT

- DAFLP/NACS Quarterly call to discuss policy and procedure.
- Convention Committee is finalizing plans for National Convention. Convention registration will be forthcoming.
- Houston Bruck will be speaking at the Zone Meeting in person.
- Dustin and Crystal have discussed the State Presidents Guide. Sara and Amy will send Crystal a picture to include in the NACS Board Member list.
- Dustin and Jeremey expect to receive the Resolutions Responses, from National Office, on January 9th.
- National Office is continuing the Streamlining initiatives.

VICE PRESIDENT'S REPORT

- Jeremey will download the Resolutions that have been submitted, for this year, and give them to the Committees prior to the zone meeting.

PAST PRESIDENT'S REPORT

- A Save the Date message will be sent to membership regarding the National Convention.

ZONE REP REPORTS

- Zone A – No Report
- Zone B – No Report
- Zone C – No Report
- Zone D – No Report

OLD BUSINESS

- No Old Business Discussed.

NEW BUSINESS

- Tiffany discussed the options for a new CD, as the current CD is set to mature on January 11, 2026. Our current 15-month CD could be renewed with a new rate of 3.25% or we could establish a 9-month CD at a rate of 3.5%.
- Jeremy Burner moved to invest \$105,000 into a 9-month CD at a rate of 3.5%. Amy Larson seconded the motion. Motion Passed.
- We will have another board meeting on January 29th to discuss final details for the Zone Meeting, as well as the meeting agenda.

The next board meeting will be on Thursday, January 29th, 2025.

ADJOURNED Meeting at 11:47am CST.

JANUARY 2026 TREASURER REPORT as of 1/7/2026

First Bank and Trust Company (FB&T)

Accounts			
NACS Checking x1604	\$14,764.61 Available	Fairness Fund x3323	\$3,983.88 Available
Wunder Fund x3315	\$12,318.73 Available	CD Matures 1 11 2026 x0202	\$109,805.33 Balance

Outstanding Checks Not Cashed:

None currently.

Maturing CD – January 11, 2026

Rates for new CD's was checked on 1/7/2026 in preparation for possible reinvestment. New rates come out on Thursday of each week. The bank indicated if our current 15-month CD is renewed, it will be at the new rate of 3.25% for a 15-month CD or we can choose to establish a 9-month CD for 3.5% interest.

Current CD renewal policies state that the account will automatically renew at maturity (would go into another 15-mo CD if nothing is done). We will have a grace period of 10 calendar days after the maturity date to withdraw the funds in this account without being charged an early withdrawal penalty or reinvest into a different term CD. The account will not renew if the funds are withdrawn on the maturity date or if the bank receives written notice from the organization on or before the maturity date of the intention not to renew.

Upcoming Obligations:

- 2026 Convention Committee Scouting Trip – Maureen Mausbach
- Fall Legislative Trip – Newt Gillman
- Confirmation from states before paying dues reimbursements:
 - AL - Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4. Contact made 3/9/25, 5/5/25, & 5/31/25 requesting membership information, received information 6/2/25 and requested AL to confirm numbers on 6/11/25. 6/18/25 AL indicated discrepancies – sent email back same day asking additional question and no response. 12/4/25 sent reply requesting AL to revisit the email to get this amount paid to the state. Waiting for a response from AL Chapter.
 - ND Chapter for FY26 Qtr 1 & 2 in the amount of \$154.
 - WA – Email sent to WA contact on 1/3/26 informing two the FY Dues Reimbursements are reconciled but will request chapter concurrence once all FY & quarters are reconciled.
- Need to review Chapter Submitted Information for Dues Reimbursement
 - Georgia – Need to Review FY26 Qtr 1 & 2
- Waiting on Chapters to Provide additional Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need FY25 Qtr 2,3 &4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount. 1/5/26 phone call with new state contact. She is working on getting FY25 Qtr 2,3 &4 along with FY26 Qtr 1 & 2 membership reports. MI still wants to join with a neighboring state (OH) to create a joint chapter.
 - Reconciled MT/WY Chapter FY 24 Qtr 1-4 and FY 25 Qtr 1-4 Dues Documents for payment. Need FY26 PP23 to reconcile FY26 Qtr 1 and Qtr 2. Chapter is obtaining FY23 Qtr 4 membership reports. Need to review reimbursements with chapter.
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total once the membership reports are reconciled.

Reimbursements that need to be reissued: (Needs further research)

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – **MS did cash this check, and they may owe NACS a refund.** I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.

FY21/22 State Dues Reimbursement

- Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Working with Jerry Hurre to obtain membership reports to reconcile.

FY22 State Dues Reimbursement - Note about Dues Reimbursement: (Dues automatically received by National NACS starting with 4th Quarter 2022)

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact – Need to recontact

FY 23 State Dues Reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact – need to recontact

MT/WY – FY23 Qtr 4 – Communication with chapter contact made 1/5/26.

FY 24 State Dues Reimbursements

Reviewing Montana/Wyoming

Minnesota FY 24 Qtr 1, 2, 3, & 4

Colorado FY 24 Qtr 1, 2, 3, & 4

Missouri FY24 Qtr 1, 2, 3 & 4

Montana/Wyoming FY 24 Qtr 1, 2, 3, & 4

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota	Working with Jerry Hurre to obtain necessary reports to reconcile			
Missouri				
MT/WY	Reconciled & Ready for Review with Chapter			

FY25 State Dues Reimbursements

Dues Reimbursements Paid by National FY25																
Quarter	1st Qtr '25				2nd Qtr '25				3rd Qtr '25				4th Qtr '25			
PP	PP10-16 6/1/2024 - 8/30/2024				PP 17-22 9/1/2024 - 11/30/2024				PP23-3 12/1/2024 - 2/28/2025				PP4-9 3/1/2025 - 5/31/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member	Date Paid	\$ Reimbursed	Member #'s	Associate Member	Date Paid	\$ Reimbursed	Member #'s	Associate Member	Date Paid	\$ Reimbursed	Member #'s	Associate Member
Alabama		\$91	13	0		\$78	13	0		\$90	13	0		\$84	13	0
Colorado																
Michigan		\$119	10	0												
Minnesota																
Missouri																
Mississippi																
MT/WY		\$133	19	0		\$120	18	0		\$185	17	0		\$144	17	0
Washington	10/2/2024	\$66	9	0	5/14/2025	\$84	11	0	5/14/2025	\$138	11	0		\$114	11	0

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT

FY26 State Dues Reimbursements

Email was sent to all Chapter Treasurers August 17, 2025, with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

Dues Reimbursements Paid by National FY26								
Quarter	1st Qtr '26				2nd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama								
Arkansas								
CA/NV/AZ								
Colorado								
Florida								
Georgia								
Iowa	9/22/2025	\$175	25	0	12/18/2025	\$171	24	0
Idaho	9/22/2025	\$112	8	0	12/24/2025	\$104	7	0
Illinois	10/1/2025	\$232	18	1				
Indiana	1/5/2026	\$208	17	0	1/5/2026	\$202	16	0
Kansas								
Kentucky	N/A	\$0	42	0	N/A	\$0	37	0
Louisiana	11/26/2025	\$98	7	0	12/30/2025	\$98	7	0
Michigan								
Minnesota								
Missouri								
Mississippi								
MT/WY								
North Carolina	12/2/2025	\$448	16	0				
North Dakota		77	11	0		\$77	11	0
Nebraska	12/8/2025	\$808	28	0	12/19/2025	\$784	28	0
New Mexico	9/8/2025	\$140	9	0				
New York								
Ohio	12/24/2025	\$322	23	0	12/24/2025	\$322	23	0
Oklahoma	No Chapter							
Pennsylvania								
South Carolina								
South Dakota								
Tennessee								
Texas	9/26/2025	\$1,266	42	0				
VA/DE/MD		\$258	19	0		\$222	14	0
Washington		\$141	13	0				
Wisconsin	Chapter Dissolved							
Total Number of Members			278	1			167	0
BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT								

January 29th, 2026, BOARD MEETING MINUTES

CALL TO ORDER: The meeting was called to order at 11:02 am CST.

ROLL CALL – Dustin Mattingly President; Jeremey Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep; Nathan Denney, Zone C Rep, Alternate; and Angela Reid, Zone D Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed Minutes from January 8th Board Meeting. Callie Erickson moved to approve the minutes as presented. Tiffany Grody seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, & bills/dues to be paid.
- Opened a new 9 month CD for \$105,000.00.
- The interest earned, on the previous 15-month CD, earned a total of \$6,060.68 which was deposited into the checking account to ensure sufficient funds were available for upcoming reimbursements of chapter dues.
- Discussed payment for GLUEUP and the Legislative Committee reimbursements.
- Callie Erickson moved to approve the Treasurer's report as presented. Jeremey Burner seconded the motion. Motion passed.

PRESIDENT'S REPORT

- NACS Inclusion on Planning Calls (FLEX Change of Implementation) Dustin and Jeremey were on call with National Office last week. National Office is working on a form of FLEX but it will no longer consist of only in-house systems. Outside products will also be used and will be developed for FSA purposes.

VICE PRESIDENT'S REPORT

- Jeremey is working on filling vacant committee spots.
- The Resolutions are not back from National Office, but Jeremey will send them to the committees once he has them.

PAST PRESIDENT'S REPORT

- No report

ZONE REP REPORTS

- Zone A – No Report
- Zone B – No Report
- Zone C – No Report
- Zone D – No Report

OLD BUSINESS

- No Old Business Discussed.

NEW BUSINESS

- Discussed the Agenda and finalized other details for the A/B/C/D Zone Meeting.

The next board meeting will be on March 26, 2026.

ADJOURNED Meeting at 11:45am CST.

FEBRUARY 2026 TREASURER REPORT as of 1/28/2026

First Bank and Trust Company (FB&T)

Accounts					
NACS Checking x1604	\$19,200.95 Available	Fairness Fund x3323	\$3,983.88 Available	Wunder Fund x3315	\$12,318.73 Available
CD Matures 1 11 2026 x0202 Redeemed	\$0.00 Balance	CD Matures 10 12 202 x0392	\$105,000.00 Balance	+ Add an account	

Outstanding Checks Not Cashied:

None currently.

Maturing CD – January 11, 2026 & Establishment of New CD:

During the 1/8/2026 board meeting, the board voted to redeem the maturing CD and reinvest \$105,000 into a 9-month CD earning 3.5% interest. The redemption and establishment were accomplished on 1/12/2026. The interest earned on the 15-month CD earned a total of \$6,060.68 which was deposited into the checking account to ensure sufficient funds were available for upcoming reimbursements of chapter dues.

Upcoming Obligations:

- Glue Up – Last paid \$2,489 on 2/12/2025 for year 2 of the 3-year contract – need to check if this is automatically withdrawn. Paid out of Wells Fargo account in 2025.
- 2026 Convention Committee Scouting Trip – Maureen Mausbach
- Fall Legislative Trip – Newt Gillman – Sent text to him on 1/28.
- Confirmation from states before paying dues reimbursements:
 - AL - Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4. Contact made 3/9/25, 5/5/25, & 5/31/25 requesting membership information, received information 6/2/25 and requested AL to confirm numbers on 6/11/25. 6/18/25 AL indicated discrepancies – sent email back same day asking additional question and no response. 12/4/25 sent reply requesting AL to revisit the email to get this amount paid to the state. Waiting for a response from AL Chapter.
 - AR – Waiting for confirmation of FY26 Qtr 1 and Qtr 2 Dues Reimbursement.
 - WA – Email sent to WA contact on 1/3/26 informing two the FY Dues Reimbursements are reconciled but will request chapter concurrence once all FY & quarters are reconciled.
- Need to review Chapter Submitted Information for Dues Reimbursement
 - Georgia – Need to Review FY26 Qtr 1 & 2
- Waiting on Chapters to Provide additional Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need FY25 Qtr 2,3 & 4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount. 1/5/26 phone call with new state contact. She is working on getting FY25 Qtr 2,3 & 4 along with FY26 Qtr 1 & 2 membership reports. MI still wants to join with a neighboring state (OH) to create a joint chapter.
 - MT/WY - Reconciled MT/WY Chapter FY 24 Qtr 1-4 and FY 25 Qtr 1-4 Dues Documents for payment. Still need FY26 PP23 to reconcile FY26 Qtr 1 and Qtr 2. Chapter is obtaining FY23 Qtr 4 membership reports. Need to review reimbursements with chapter.
 - CO – Working with Bryan Cook to reconcile past membership reports. Have FY26 Qtr 1 & Qtr 2 reports. Still need to obtain FY25 Qtr 1-4, FY24 Qtr 1-4, FY 23 Qtr 1-4, and FY22 from 2022 PP5 through 2023 PP10.
 - VA/DE/MD – Waiting on additional information on membership for reimbursement.
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total once the membership reports are reconciled.

Reimbursements that need to be reissued: (Needs further research)

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – **MS did cash this check, and they may owe NACS a refund.** I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.

FY21/22 State Dues Reimbursement

- Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Working with Jerry Hurre to obtain membership reports to reconcile.

FY22 State Dues Reimbursement - Note about Dues Reimbursement: (Dues automatically received by National NACS starting with 4th Quarter 2022)

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact – Need to recontact

FY 23 State Dues Reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact – need to recontact

MT/WY – FY23 Qtr 4 – Communication with chapter contact made 1/5/26.

FY 24 State Dues Reimbursements

Reviewing Montana/Wyoming

Minnesota FY 24 Qtr 1, 2, 3, & 4

Colorado FY 24 Qtr 1, 2, 3, & 4

Missouri FY24 Qtr 1, 2, 3 & 4

Montana/Wyoming FY 24 Qtr 1, 2, 3, & 4

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota	Working with Jerry Hurre to obtain necessary reports to reconcile			
Missouri				
MT/WY	Reconciled & Ready for Review with Chapter			

FY25 State Dues Reimbursements

Dues Reimbursements Paid by National FY25																
Quarter	1st Qtr '25				2nd Qtr '25				3rd Qtr '25				4th Qtr '25			
PP	PP10-16 6/1/2024 - 8/30/2024				PP 17-22 9/1/2024 - 11/30/2024				PP23-3 12/1/2024 - 2/28/2025				PP4-9 3/1/2025 - 5/31/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member	Date Paid	\$ Reimbursed	Member #'s	Associate Member	Date Paid	\$ Reimbursed	Member #'s	Associate Member	Date Paid	\$ Reimbursed	Member #'s	Associate Member
		\$91	13	0		\$78	13	0		\$90	13	0		\$84	13	0

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT

FY26 State Dues Reimbursements

Email was sent to all Chapter Treasurers August 17, 2025, with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

Dues Reimbursements Paid by National FY26								
Quarter	1st Qtr '26				2nd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama								
Arkansas		\$917	31	0		\$833	26	0
CA/NV/AZ								
Colorado								
Florida								
Georgia								
Iowa	9/22/2025	\$175	25	0	12/18/2025	\$171	24	0
Idaho	9/22/2025	\$112	8	0	12/24/2025	\$104	7	0
Illinois	10/1/2025	\$232	18	1				
Indiana	1/5/2026	\$208	17	0	1/5/2026	\$202	16	0
Kansas								
Kentucky	N/A	\$0	42	0	N/A	\$0	37	0
Louisiana	11/26/2025	\$98	7	0	12/30/2025	\$98	7	0
Michigan								
Minnesota								
Missouri								
Mississippi								

Quarter	1st Qtr '26				2nd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
MT/WY								
North Carolina	12/2/2025	\$448	16	0				
North Dakota	1/14/2026	77	11	0	1/14/2026	\$77	11	0
Nebraska	12/8/2025	\$808	28	0	12/19/2025	\$784	28	0
New Mexico	9/8/2025	\$140	9	0				
New York								
Ohio	12/24/2025	\$322	23	0	12/24/2025	\$322	23	0
Oklahoma	No Chapter							
Pennsylvania								
South Carolina								
South Dakota								
Tennessee								
Texas	9/26/2025	\$1,266	42	0				
VA/DE/MD		\$258	19	0		\$222	14	0
Washington		\$141	13	0				
Wisconsin	Chapter Disolved							
Total Number of Members			309	1			193	0
BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT								

March 5, 2026, BOARD MEETING MINUTES

CALL TO ORDER: The meeting was called to order at 11:03 am CST.

ROLL CALL – Dustin Mattingly President; Jeremey Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep; Makala Muller, Zone B Rep, Alternate; Nathan Denney, Zone C Rep, Alternate; and Angela Reid, Zone D Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Discussed the NACS Board Members List and the Board Member Reports. The Board Member Reports should be sent to Crystal no later than May 15th.
- Reviewed Minutes from January 29th Board Meeting. Sara Harris moved to approve the minutes as presented. Callie Erickson seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, & bills/dues to be paid.
- Tiffany is continue to work with states to get them current with their dues and has made headway with CO and MT.
- Jeremey Burner moved to approve the Treasurer's report as presented. Sara Harris seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Have a quarterly call with DAFLP on 3/17.
- Discussions were had with National Office regarding COFs receiving notifications when a borrower makes a loan payment online. This feature would be extremely useful for FLP staff in county offices.
- 21 NACS Members assigned to test the new Path training program.

VICE PRESIDENT'S REPORT

- Jeremey sent the National Office Resolution responses to the committee chairs and asked for feedback.

PAST PRESIDENT'S REPORT

- No Report

ZONE REP REPORTS

- Zone A – No Report
- Zone B – No Report
- Zone C – No Report
- Zone D – No Report

OLD BUSINESS

- No Old Business Discussed.

NEW BUSINESS

- Discussed the YTD Budget 2026 Review and 2027 Preparation. The deficient for total dues is caused by catching up on prior years state dues reimbursement.
- Discussed options to address the decrease in national dues received due to the decrease in membership. Could increase national dues by \$1 to help increase income.
- NACS had 473 members and now there are 421 dues paying members.
- We will discuss options for giving people a deadline to request reimbursements.
- Discussed possible dates for a Spring Board Meeting. It will most likely be held in April.
- A change to the Resolution Process will need voted on at convention by membership. If this change is voted on prior to convention, it would need to be provided to membership at least a Month before convention and would need a 2/3 vote. If this change would be voted on at convention, then a $\frac{3}{4}$ vote will need to be taken.
- Zone Reps will create a Spring Newsletter to send out to membership.

The next board meeting will be on Thursday, April 2nd, 2026.

ADJOURNED Meeting at 12:06 pm CST.

MARCH 2026 TREASURER REPORT as of 3/4/2026

First Bank and Trust Company (FB&T)

Accounts			
NACS Checking x1604	\$8,529.62 Available	Fairness Fund x3323	\$3,985.52 Available
		Wunder Fund x3315	\$12,975.89 Available
CD Matures 10 12 202 x0392	\$105,000.00 Balance	+ Add an account	

Outstanding Checks Not Cashed:

None currently.

Upcoming Obligations:

- Fall Legislative Trip – Newt Gillman – Sent text to him on 1/28. No response as of 3/4/2026.
- Confirmation from states before paying dues reimbursements:
 - AL - Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4. Contact made 3/9/25, 5/5/25, & 5/31/25 requesting membership information, received information 6/2/25 and requested AL to confirm numbers on 6/11/25. 6/18/25 AL indicated discrepancies – sent email back same day asking additional question and no response. 12/4/25 sent reply requesting AL to revisit the email to get this amount paid to the state. Waiting for a response from AL Chapter.
 - WA – Email sent to WA contact on 1/3/26 informing two the FY Dues Reimbursements are reconciled but will request chapter concurrence once all FY & quarters are reconciled.
 - Georgia – Need to Review FY26 Qtr 1 & 2
- Need to review Chapter Submitted Information for Dues Reimbursement
 - MT/WY - Reconciled membership reports and need to review FY23 Qtr 4, FY24 Qtr 1-4, FY25 Qtr 1-4, & FY26 Qtr 1 & 2 with chapter.
- Waiting on Chapters to Provide additional Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need FY25 Qtr 2,3 & 4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount. 1/5/26 phone call with new state contact. She is working on getting FY25 Qtr 2,3 & 4 along with FY26 Qtr 1 & 2 membership reports. MI still wants to join with a neighboring state (OH) to create a joint chapter.
 - CO – Working with Bryan Cook to reconcile past membership reports and chapter bank records. Have FY26 Qtr 1 & Qtr 2 reports. Still need to obtain FY25 Qtr 1-4, FY24 Qtr 1-4, FY 23 Qtr 1-4, and FY22 from 2022 PP5 through 2023 PP10.
 - VA/DE/MD – Waiting on additional information on membership for reimbursement.
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total once the membership reports are reconciled.
- FY26 Zone State Reimbursements – CO, MT/WY, and FL – FL Dues are not being withheld at \$6.00 per member at this time. The state zone reimbursement will be offset by the dues shortfall.

Reimbursements that may need to be reissued: (Needs further research)

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024

- 7/30/2024 Reissued payment – **MS did cash this check, and they may owe NACS a refund. I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.**

FY21/22 State Dues Reimbursement

- Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Working with Jerry Hurrel to obtain membership reports to reconcile.

FY22 State Dues Reimbursement - Note about Dues Reimbursement: (Dues automatically received by National NACS starting with 4th Quarter 2022)

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact – Need to recontact

FY 23 State Dues Reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact – need to recontact

MT/WY – FY23 Qtr 4 – Reviewing reimbursement with chapter.

FY 24 State Dues Reimbursements

Minnesota FY 24 Qtr 1, 2, 3, & 4 Colorado FY 24 Qtr 1, 2, 3, & 4 (Working with Chapter)

Missouri FY24 Qtr 1, 2, 3 & 4 Montana/Wyoming FY 24 Qtr 1, 2, 3, & 4 (Reviewing Reimbursement with Chapter)

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota	Working with Jerry Hurrel to obtain necessary reports to reconcile			
Missouri				
MT/WY	Reconciled & Ready for Review with Chapter			

FY25 State Dues Reimbursements

Dues Reimbursements Paid by National FY25																	
Quarter	1st Qtr '25				2nd Qtr '25				3rd Qtr '25				4th Qtr '25				
PP	PP10-16 6/1/2024 - 8/30/2024				PP 17-22 9/1/2024 - 11/30/2024				PP23-3 12/1/2024 - 2/28/2025				PP4-9 3/1/2025 - 5/31/2025				
CHAPTER NAME	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	
	Alabama	\$91	13	0		\$78	13	0		\$90	13	0		\$84	13	0	
	Colorado																
	Michigan	\$119	10	0													
	Minnesota																
	Missouri																
	Mississippi																
	MT/WY		\$133	19	0		\$114	19	0		\$137	18	0		\$108	18	0
	Washington	10/2/2024	\$66	9	0	5/14/2025	\$84	11	0	5/14/2025	\$138	11	0		\$114	11	0

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT

FY26 State Dues Reimbursements

Email was sent to all Chapter Treasurers August 17, 2025, with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

Dues Reimbursements Paid by National FY26								
Quarter	1st Qtr '26				2nd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama								
Arkansas	3/1/2026	\$917	31	0	3/1/2026	\$833	26	0
CA/NV/AZ								
Colorado								
Florida								
Georgia								
Iowa	9/22/2025	\$175	25	0	12/18/2025	\$171	24	0
Idaho	9/22/2025	\$112	8	0	12/24/2025	\$104	7	0
Illinois	10/1/2025	\$232	18	1				
Indiana	1/5/2026	\$208	17	0	1/5/2026	\$202	16	0
Kansas								
Kentucky	N/A	\$0	42	0	N/A	\$0	37	0
Louisiana	11/26/2025	\$98	7	0	12/30/2025	\$98	7	0
Michigan								
Minnesota								
Missouri								
Mississippi								
MT/WY		\$118	16	0		\$103	14	0
North Carolina	12/2/2025	\$448	16	0				
North Dakota	1/14/2026	77	11	0	1/14/2026	\$77	11	0
Nebraska	12/8/2025	\$808	28	0	12/19/2025	\$784	28	0
New Mexico	9/8/2025	\$140	9	0	2/23/2026	\$196	9	0
New York								
Ohio	12/24/2025	\$322	23	0	12/24/2025	\$322	23	0
Oklahoma	No Chapter							
Pennsylvania								
South Carolina								
South Dakota								
Tennessee								
Texas	9/26/2025	\$1,266	42	0	3/3/2026	\$1,112	37	0
VA/DE/MD		\$258	19	0		\$222	14	0
Washington		\$141	13	0				
Wisconsin	Chapter Dissolved							
Total Number of Members			325	1			253	0
BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT								

April 2, 2026, BOARD MEETING MINUTES

CALL TO ORDER: The meeting was called to order at 11:04 am CST.

ROLL CALL – Dustin Mattingly President; Jeremy Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep (Absent); Makala Muller, Zone B Rep, Alternate; and Nathan Denney, Zone C Rep, Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Discussed the NACS Board Members List and the Board Member Reports. Reminder that Board Member Reports should be sent to Crystal no later than May 15th.
- Reviewed Minutes from the March 3rd Board Meeting. Callie Erickson moved to approve the minutes as presented. Jeremy Burner seconded the motion. Motion passed.

TREASURER'S REPORT

- Reviewed account balances, budget, & bills/dues to be paid.
- Awaiting confirmation from AL, AR, and WA Chapters before paying dues reimbursements.
- Waiting on MI, MT/WY, CO, and VA/DE/MD Chapters to provide additional information for reimbursements.
- Jeremy Burner moved to approve the Treasurer's report as presented. Callie Erickson seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Dustin gave Legislative Committee and hill visit updates.
- Spoke with Newt and he is stepping down from the Legislative Committee. Dustin will appoint a new Legislative Committee Chairperson.

VICE PRESIDENT'S REPORT

- Jeremy followed up with Committee Chairs for feedback regarding the national office responses to the resolutions. He also reminded the chairpersons that they should be contacting their committee members to ask if they will be attending national convention.

PAST PRESIDENT'S REPORT

- Kaiti will be working on obtaining gifts, for Board and Committee members, to be given at convention.
- Kaiti and Callie provided feedback to national office regarding updates that will be made to the term limits section of Farm Business Plan.

ZONE REP REPORTS

- Zone A – Creating a Point of Contact list for State Presidents and Treasurers.
- Zone B – Provided an update on SNOW tickets and the fast turn around time for the requested corrections being made.
- Zone C – Worked with Callie on the Spring Newsletter.
- Zone D – No Report

OLD BUSINESS

- No Old Business Discussed.

NEW BUSINESS

- The Spring Board Meeting will be held virtually on May 14th starting at 3pm EST.
- Zone Reps have created the Spring Newsletter with information from the Zone Meeting and reminders regarding National Convention.

The next board meeting will be on Thursday, May 14th, 2026.

ADJOURNED Meeting at 11:37 am CST.

APRIL 2026 TREASURER REPORT as of 4/1/2026

First Bank and Trust Company (FB&T)

Accounts					
NACS Checking x1604	\$10,860.98 Available	Fairness Fund x3323	\$3,986.33 Available	Wunder Fund x3315	\$12,978.55 Available
CD Matures 10 12 202 x0392	\$105,000.00 Balance	+ Add an account			

Outstanding Checks Not Cashied:

None currently.

Upcoming Obligations:

- McAllister & Quinn – April 2026 invoice of \$5,000 to be paid this week.
- Fall Legislative Trip – Newt Gillman – Sent text to him on 1/28. No response as of 3/4/2026.
- Confirmation from states before paying dues reimbursements:
 - AL - Awaiting Confirmation for Payment from AL Chapter concurring with dues reimbursement before paying \$343 for FY 25 Qtr 1-4. Contact made 3/9/25, 5/5/25, & 5/31/25 requesting membership information, received information 6/2/25 and requested AL to confirm numbers on 6/11/25. 6/18/25 AL indicated discrepancies – sent email back same day asking additional question and no response. 12/4/25 sent reply requesting AL to revisit the email to get this amount paid to the state. Waiting for a response from AL Chapter.
 - WA – Email sent to WA contact on 1/3/26 informing two the FY Dues Reimbursements are reconciled but will request chapter concurrence once all FY & quarters are reconciled.
- Need to review Chapter Submitted Information for Dues Reimbursement
 - CO Chapter – Bryan Cook submitted information to be reviewed for reimbursement.
- Waiting on Chapters to Provide additional Information for Reimbursement
 - MI – Information requested on 5/5/2025 and again on 5/31/2025. Have FY25 Qtr 1 information, need FY25 Qtr 2,3 & 4. Waiting on chapter to confirm FY25 Qtr 1 reimbursement amount. 1/5/26 phone call with new state contact. She is working on getting FY25 Qtr 2,3 & 4 along with FY26 Qtr 1 & 2 membership reports. MI still wants to join with a neighboring state (OH) to create a joint chapter.
 - VA/DE/MD – Waiting on additional information on membership for reimbursement.
- FY25 Zone A/B State Reimbursements – CO, MN - \$600 to be paid in total once the membership reports are reconciled.
- FY26 Zone State Reimbursements – CO to be paid once membership reports are reconciled and FL – FL Dues are not being withheld at \$6.00 per member, thus the state zone reimbursement will be offset by the dues shortfall.

Reimbursements that may need to be reissued: (Needs further research)

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – **MS did cash this check, and they may owe NACS a refund.** I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.

FY21/22 State Dues Reimbursement

- Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)
 - Working with Jerry Hurre to obtain membership reports to reconcile.

FY22 State Dues Reimbursement - Note about Dues Reimbursement: (Dues automatically received by National NACS starting with 4th Quarter 2022)

Minnesota FY22 Qtr 4 - Sent email on 11/11/2024 to Chapter contact – Need to recontact

FY 23 State Dues Reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 - Sent email on 11/11/2024 to Chapter contact – need to recontact

FY 24 State Dues Reimbursements

Minnesota FY 24 Qtr 1, 2, 3, & 4 Colorado FY 24 Qtr 1, 2, 3, & 4 (Working with Chapter)

Missouri FY24 Qtr 1, 2, 3 & 4

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	membership and dues discrepancy			
Minnesota	Working with Jerry Hurre to obtain necessary reports to reconcile			
Missouri				

FY25 State Dues Reimbursements

Dues Reimbursements Paid by National FY25																	
Quarter	1st Qtr '25				2nd Qtr '25				3rd Qtr '25				4th Qtr '25				
PP	PP10-16 6/1/2024 - 8/30/2024				PP 17-22 9/1/2024 - 11/30/2024				PP23-3 12/1/2024 - 2/28/2025				PP4-9 3/1/2025 - 5/31/2025				
CHAPTER NAME	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	Date Paid	\$ Reimburs ed	Member #’s	Associate Member #’s	
	Alabama		\$91	13	0		\$78	13	0		\$90	13	0		\$84	13	0
	Colorado																
	Michigan		\$119	10	0												
	Minnesota																
	Missouri																
	Mississippi																
	Washington	10/2/2024	\$66	9	0	5/14/2025	\$84	11	0	5/14/2025	\$138	11	0		\$114	11	0

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT

FY26 State Dues Reimbursements

Email was sent to all Chapter Treasurers August 17, 2025, with the FY26 Dues Reimbursement Notes from the Treasurer and instructions for State Office personnel to pull reports indicating chapter membership.

Quarter Number	Pay Periods Covered	Send Reports to Treasurer by:
FY 2026 Quarter 1	10-16	9/30/2025
FY 2026 Quarter 2	17-23	12/30/2025
FY 2026 Quarter 3	24-3	3/30/2026
FY 2026 Quarter 4	4-9	6/30/2026

Dues Reimbursements Paid by National FY26													
Quarter	1st Qtr '26				2nd Qtr '26				3rd Qtr '26				
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025				PP24-3 12/1/2025 - 2/28/2026				
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	
Alabama													
Arkansas	3/1/2026	\$917	31	0	3/1/2026	\$833	26	0					
CA/NV/AZ													
Colorado													
Florida													
Georgia	3/6/2026	\$1,155.28	25	0	3/6/2026	\$1,083.28	20	0					
Iowa	9/22/2025	\$175	25	0	12/18/2025	\$171	24	0					
Idaho	9/22/2025	\$112	8	0	12/24/2025	\$104	7	0					
Illinois	10/1/2025	\$232	18	1									
Indiana	1/5/2026	\$208	17	0	1/5/2026	\$202	16	0					
Kansas													
Kentucky	N/A	\$0	42	0	N/A	\$0	37	0					
Louisiana	11/26/2025	\$98	7	0	12/30/2025	\$98	7	0					
Michigan													
Minnesota													
Missouri													
Mississippi													
MT/WY	3/24/2026	\$118	16	0	3/24/2026	\$104	14	0	3/24/2026	\$83	13	0	
North Carolina	12/2/2025	\$448	16	0									
North Dakota	1/14/2026	77	11	0	1/14/2026	\$77	11	0					
Nebraska	12/8/2025	\$808	28	0	12/19/2025	\$784	28	0	3/26/2026	\$672	28	0	
New Mexico	9/8/2025	\$140	9	0	2/23/2026	\$196	9	0					
New York													
Ohio	12/24/2025	\$322	23	0	12/24/2025	\$322	23	0					
Oklahoma	No Chapter												
Pennsylvania													
South Carolina													
South Dakota													
Tennessee													
Texas	9/26/2025	\$1,266	42	0	3/3/2026	\$1,112	37	0					
VA/DE/MD		\$258	19	0		\$222	14	0					
Washington		\$141	13	0									
Wisconsin	Chapter Disolved												
Total Number of Members			350	1			273	0			41	0	
BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT													

SPRING BOARD MEETING (Virtual) – May 14, 2026

CALL TO ORDER The meeting was called to order at 2:05 pm CST

ROLL CALL – Dustin Mattingly President; Jeremey Burner, Vice President; Crystal Zwilling, Secretary; Tiffany Grody, Treasurer; Kaiti Steckman, Past President (Absent); Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris, Zone D Rep; Makala Muller, Zone B Rep, Alternate; Nathan Denney, Zone C Rep, Alternate; and Angela Reid, Zone D Rep, Alternate.

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reminder that Board Member Reports should be sent to Crystal no later than May 15th.
- Reviewed Minutes from the April 2nd Board Meeting. Callie Erickson moved to approve the minutes as presented. Sara Harris seconded the motion. Motion passed.

TREASURER'S REPORT

- Review account balances, budget, & bills/dues to be paid.
- Tiffany is working on upcoming obligations related to convention and dues reimbursements to states.
- Tiffany is still waiting on membership lists from a few states.
- Sara Harris moved to approve the Treasurer's report as presented. Callie Erickson seconded the motion. Motion passed.

PRESIDENT'S REPORT

- Dustin provided a Legislative Committee and Hill Visit Update. Dustin & Jeremey went to DC in place of the Legislative Committee.
- Dustin spoke to Bill Beam and it appears that Bill and Trina did not know the OPM Workforce Survey was being sent out.
- IT Modernization Task Force met to overview 2 potential "off the shelf" products that would make FLP jobs a lot easier.

VICE PRESIDENT'S REPORT

- Jeremey and Dustin had a call with committee chairs regarding committee members planning to attend convention. Each committee has at least 1 committee member unable to attend convention. Jeremey and Dustin will work on finding members to fill the vacant committee positions for convention.
- Jeremey pulled the resolution reports this morning and there have been 13 new resolutions submitted so far. •

PAST PRESIDENT'S REPORT

- No report.

ZONE REP REPORTS

- Zone A –There will be a couple 1st time attendees at convention from Zone A.
- Zone B – There might be one 1st time attendee at convention from Zone B.
- Zone C – No report
- Zone D – No report

REVIEW OF BUDGET

- Compared the NACS FY 2025-2026 projected budget to the NACS FY 2025-2026 actual budget.
- Discussions were held in creating the FY 2026-2027 projected budget.

OLD BUSINESS

- Review of FY 2026 Goals:
 - **LEGISLATIVE**
 1. Receive a newsletter, with updates from McAllister & Quinn and/or the Legislative Committee, quarterly. Need to increase staffing.
 - **MEMBERSHIP**
 2. 460 members. *Membership has decreased due to DRP and retirements.*
 - **CONVENTION ATTENDANCE**
 3. 50-member attendance. *This continues to be the goal for convention.*
 - **ZONE MEETING ATTENDANCE**
 4. At least one member from each Chapter attends their Zone Meeting. *Goal Not Met.*
 - **COMMUNICATIONS**
 5. Monthly conference calls conducted by the NACS Board (Zone Rep Alternate to attend, if Zone Rep cannot) *Goal Met.*
 6. Semi-annual conference calls conducted with the Chapter Presidents.
 7. Conduct one conference call with each Committee after National Office responses are received and one prior to National Convention. *Goal Met.*
 8. 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. One newsletter was created by the Secretary. The NACS Board did not meet with National Office Leadership.*
 9. 12 President Updates per year. *Goal Met.*
 10. One Zone Newsletter prepared by the Zone Representative and emailed to the Zone members per year. *Goal Met*
 11. 24 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 convention.
 14. Invite NASCOE and NADD to Zone Meetings.

NEW BUSINESS

- A discussion was held regarding increasing national dues. It was proposed to raise the dues to \$8.50. If the proposed national dues increase is passed, then states will need to decide if they will want to increase their state dues as well.
- A discussion was held regarding the need to review all of NACS bank accounts.
- Convention planning
 - Kaiti is continuing to work on ordering the awards for convention.
 - Agenda

- Board members must arrive before 3:00pm on Sunday and plan to stay through noon on Thursday.
- National Office speakers will confirm their attendance to convention in the next week or so.
- Sponsors
- 1st Time attendee incentive
- Crystal is still waiting on several Board Member reports but hopes to have the annual report completed by early June.
- Resolutions
- Committees Will have full committees
- Officer candidates were discussed

The next board meeting will be on Thursday, June 4th, 2026 at 11am CST.

ADJOURNED Meeting at 4:11 pm CST.

MAY 2026 TREASURER REPORT as of 5/12/2026

First Bank and Trust Company (FB&T)

Accounts					
NACS Checking x1604	\$12,194.64 Available	Fairness Fund x3323	\$3,987.15 Available	Wunder Fund x3315	\$12,981.22 Available
CD Matures 10 12 202 x0392	\$105,000.00 Balance	+ Add an account			

Outstanding Checks Not Cashied:

- Jeremey Burner - \$41.00 for mileage to 2026 Spring Legislative Trip

Upcoming Obligations:

- Fall Legislative Trip – Newt Gillman – Sent text to him on 1/28. No response as of 3/4/2026.
- Tiffany Grody – Delegate Badges reimbursement \$96.00 – will submit for reimbursement once order is received.
- Kaiti Steckman – Committee Member Awards, Blood Sweat and Tears Award and Outgoing President Award.
- Confirmation from states before paying dues reimbursements:
 - WA – \$225 - Email sent to WA contact on 1/3/26 informing two of the FY Dues Reimbursements are reconciled (FY25 Qtr 4 and FY26 Qtr 1) but will request chapter concurrence once all FY & quarters are reconciled.
 - MI – \$708.90 - Received confirmation of reimbursement amount for FY25 Qtr 1-4 and FY26 Qtr 1-3 – need voided check to issue payment. MI still wants to join with a neighboring state (OH) to create a joint chapter.
 - TX - \$892 – Email sent to TX contact 5/12/26 requesting concurrence on reimbursement calculation for FY26 Qtr 3.
- Waiting on Chapters to Provide additional Information for Reimbursement
 - AL – Requested membership reports for FY26 Qtr 1-3 on 4/5/26 & 5/7/26.
 - AR – Requested membership report for FY26 Qtr 3 on 4/5/26 & 5/7/26.
 - KS – Requested membership reports for FY26 Qtr 1-3 on 4/5/26 & 5/7/26.
 - MS – Requested membership reports for FY25 Qtr 1-4 and FY 26 Qtr 1-3 on 5/12/26.
 - NM – Requested membership reports for FY26 Qtr 3 on 4/5/2026 & 5/12/26.
 - TN – Requested membership reports for FY26 Qtr 1-3 on 4/5/26 & 5/7/26.
 - WA – Requested membership reports for FY26 Qtr 2 & 3 on 4/5/26 & 5/7/26.
- Need to review information provided by chapter for reimbursement.
 - MN
- Chapters that need contacted:
 - MO – for membership list and dues reimbursement
 - CA – for membership list only
 - SC – for membership list only
- Zone State Reimbursements
 - FY25 Zone A/B State Reimbursements –MN - \$300 to be paid in total once the membership reports are reconciled. Zone reimbursement of \$300 for Colorado is being used to offset dues owed from FY23, FY 24, FY25 and FY26.
 - FY26 Zone State Reimbursements – Zone reimbursement of \$300 for Colorado is being used to offset dues owed from FY23, FY 24, FY25 and FY26. FL Dues are not being withheld at \$6.00 per member, thus the state zone reimbursement will be offset by the due's shortfall. After deducting FY26 Qtr 3 dues owed to NACS, the balance of Zone 2026 State Dues Reimbursement is \$151.80 which will be used to offset future dues.

Reimbursements that may need to be reissued: (Needs further research)

- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – **MS did cash this check, and they may owe NACS a refund.** I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.

FY21/22 State Dues Reimbursement

Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)- Need to review documents received.

FY22 State Dues Reimbursement - Note about Dues Reimbursement: *(Dues automatically received by National NACS starting with 4th Quarter 2022)*

Minnesota FY22 Qtr 4 – Need to review documents received.

FY 23 State Dues Reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 – Need to review documents received.

FY 24 State Dues Reimbursements

Minnesota FY 24 Qtr 1, 2, 3, & 4 – Need to review documents received.

Missouri FY24 Qtr 1, 2, 3 & 4

Dues Reimbursements Left to Pay 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
CHAPTER NAME				
Colorado	Membership Reconciled with Zone Meeting reimbursement from 2025 & 2026 they owe \$204. check received 5/7/2026 and deposited on 5/8/2026.			
Minnesota	Working with Jerry Hurrele to obtain necessary reports to reconcile – Need to review documents received.			
Missouri				

FY25 State Dues Reimbursements

Dues Reimbursements Paid by National FY25																
Quarter	1st Qtr '25				2nd Qtr '25				3rd Qtr '25				4th Qtr '25			
PP	PP10-16 6/1/2024 - 8/30/2024				PP 17-22 9/1/2024 - 11/30/2024				PP23-3 12/1/2024 - 2/28/2025				PP4-9 3/1/2025 - 5/31/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama	5/4/2026	\$91	13	0	5/4/2026	\$78	13	0	5/4/2026	\$90	13	0	5/4/2026	\$84	13	0
Colorado	5/7/2026	-\$42	5	2	5/7/2026	-\$36	5	2	5/7/2026	-\$42	6	1	5/7/2026	-\$36	7	0
Michigan		\$119.00	10	0		\$102.00	10	0		\$119.00	10	0		\$91.80	8	0
Minnesota																
Missouri																
Mississippi																
Washington	10/2/2024	\$66	9	0	5/14/2025	\$84	11	0	5/14/2025	\$138	11	0		\$114	11	0

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT

FY26 State Dues Reimbursements

Dues Reimbursements Paid by National FY26												
Quarter	1st Qtr '26				2nd Qtr '26				3rd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025				PP24-3 12/1/2025 - 2/28/2026			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama			13	0			11	0			11	0
Arkansas	3/1/2026	\$917	31	0	3/1/2026	\$833	26	0			25	0
CA/NV/AZ	N/A	\$0	8	0	N/A	\$0	8	0	N/A	\$0	7	0
Colorado	Received Check 5/7/26	-\$42	6	0	Received Check 5/7/26	-\$42	6	0	Received Check 5/7/26	-\$36	6	0
Florida	Using \$300 2026 Zone Pmt towards FY26 Qtr 1 shortage (\$249.60 left)	-\$50.40	4	0	Using \$300 2026 Zone Pmt towards FY26 Qtr 2 shortage (\$195.00 left)	-\$54.60	4	0	Using \$300 2026 Zone Pmt towards FY26 Qtr 3 shortage (\$151.80 left)	-\$43.20	3	0
Georgia	3/6/2026	\$1,155.28	25	0	3/6/2026	\$1,083.28	20	0	5/9/2026	\$762.24	21	0
Iowa	9/22/2025	\$175	25	0	12/18/2025	\$171	24	0	4/9/2026	\$141	23	0
Idaho	9/22/2025	\$112	8	0	12/24/2025	\$104	7	0	4/9/2026	\$84	7	0
Illinois	10/1/2025	\$232	18	1	4/10/2026	\$191	17	1	4/10/2026	\$137	16	1
Indiana	1/5/2026	\$208	17	0	1/5/2026	\$202	16	0	4/18/2026	\$158	14	0
Kansas			16	0			7	0			7	0
Kentucky	N/A	\$0	42	0	N/A	\$0	37	0	N/A	\$0	36	0
Louisiana	11/26/2025	\$98	7	0	12/30/2025	\$98	7	0	4/14/2026	\$78	6	0
Michigan		\$95	8	0		\$100	8	0		\$82	8	0
Minnesota												
Missouri												
Mississippi												
MT/WY	3/24/2026	\$118	16	0	3/24/2026	\$104	14	0	3/24/2026	\$83	13	0
North Carolina	12/2/2025	\$448	16	0	5/4/2026	\$428	14	0	5/4/2026	\$324	13	0
North Dakota	1/14/2026	77	11	0	1/14/2026	\$77	11	0	5/2/2026	\$54	9	0
Nebraska	12/8/2025	\$808	28	0	12/19/2025	\$784	28	0	3/26/2026	\$672	28	0
New Mexico	9/8/2025	\$140	9	0	2/23/2026	\$196	9	0			8	0
New York	5/4/2026	\$35	5	0	5/4/2026	\$34	5	0	5/4/2026	\$27	4	0
Ohio	12/24/2025	\$322	23	0	12/24/2025	\$322	23	0	4/7/2026	\$268	23	0
Oklahoma	No Chapter											
Pennsylvania	4/18/2026	\$63	9	0	4/18/2026	\$63	9	0	4/18/2026	\$56	10	0
South Carolina	N/A	\$0	3	2	N/A	\$0	3	0	N/A	\$0	3	0
South Dakota	5/9/2026	\$588	21	0	5/9/2026	\$562	20	0	5/9/2026	\$480	20	0
Tennessee			4	0			4	0			4	0
Texas	9/26/2025	\$1,266	42	0	3/3/2026	\$1,112	37	0		\$892	38	0
VA/DE/MD	5/5/2026	\$258	19	0	5/5/2026	\$222	14	0	5/8/2026	\$162	13	0
Washington		\$141	13	0								
Wisconsin	Chapter Dissolved											
Total # Members		\$7,164	447	3		\$6,590	389	1		\$4,381	376	1

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION

June Board Meeting June 4, 2026

CALL TO ORDER The meeting was called to order at 12:02 pm EST

ROLL CALL – Dustin Mattingly President; Jeremey Burner, Vice President; Crystal Zwilling, Secretary (absent); Tiffany Grody, Treasurer; Kaiti Steckman, Past President; Amy Larson, Zone A Rep; Callie Erickson, Zone B Rep; Vicki Swift, Zone C Rep; Sara Harris (absent), Zone D Rep. Nathan Denney, Zone C Rep Alternate

BOARD MEMBER REPORTS

SECRETARY'S REPORT

- Reviewed Minutes from May 14, 2026 Spring Board Meeting. Callie Erickson moved to approve the minutes as presented. Jeremy Burner seconded the motion. Motion passed.

TREASURER'S REPORT

- Review account balances & bills/dues to be paid.
- Tiffany is working on upcoming obligations related to convention and dues reimbursements to states.
- Tiffany is still waiting on membership lists from a few states.
- Callie Erickson moved to approve the Treasurer's report as presented. Jeremy Burner seconded the motion. Motion passed.

PRESIDENT'S REPORT

- OPM workforce survey email with guidance was emailed out to members and was well received
- Administrator call – FLP not authorized for overtime like CO

VICE PRESIDENT'S REPORT

- Jeremey pulled the resolution reports this morning and there have been 31 resolutions submitted so far.
- Committee update-We have appointed some new people to committees, and all should be covered for convention.

PAST PRESIDENT'S REPORT

- Awards for convention have been ordered and are on the way.

ZONE REP REPORTS

- •Zone A – No report
- •Zone B – Webmaster training has been completed and getting closer to going live.
- •Zone C – Emailed the State Presidents with reminder about convention and first-time attendee incentives
- •Zone D – No report

OLD BUSINESS

None

NEW BUSINESS

- New Rule from this administration is underway that will accommodate the new modernization initiative with the off-the-shelf loan product.
- We should have good attendance from NO at convention.
- Convention Preparation; reviewed Board Member responsibilities

Past President

- Conduct orientation at First-Time Attendee meeting
- Conduct State President's meeting
- Blood Sweat & Tears Award Presentation

Secretary –

- Annual Report complete minimum 10 days prior to convention
- Arrange for assistant typist
- Sec/Treasurer - Delegate Certification
- Sec/Treasurer – National Credentials Report (Exhibit 1-G)
- Sec/Treasurer set up meeting room on Wed
- Sec/Treasurer roll call and delegate/alt report

Treasurer

- Prepare for Audit Committee/meet with Audit Committee – give them Audit Committee Guide (Exhibit 2-J)
- Obtain State Credential Report from each State (Exhibit 1-H)
- Bring Voucher forms
- Sec/Treasurer - Delegate Certification
- Sec/Treasurer – National Credentials Report (Exhibit 1-G)
- Sec/Treasurer set up meeting room on Wed
- Sec/Treasurer roll call and delegate/alt report

VP

- Print Resolutions
- Present Convention Rules (Exhibit 3-L)
- Have plenty of:
 - o Resolution forms
 - o Committee Report Amendment Forms
 - o Committee Surveys (Zone Reps should hand out)
- Discuss Banquet agenda with me
- New/Old Board Meeting 7/02/2026

Zone Reps

- Prepare to conduct Zone meeting 06/30/2026
 - o Review Committee Reports
 - Have Resolution and Amendment forms
 - o Committee Surveys
 - o Elections – Zone Rep and Alt
 - o Location /Date of next Zone Meeting

Those running for office – Prepare for candidate announcements/Q&A

The next board meeting will be on Sunday, June 28th, 2026, at the Antlers in Colorado Springs, CO at 3:00 pm local time. Room TBD.

ADJOURNED Meeting at 12:43 pm CST.

JUNE 2026 TREASURER REPORT as of 6/1/2026

First Bank and Trust Company (FB&T)

Accounts					
NACS Checking x1604	\$12,950.38 Available	Fairness Fund x3323	\$3,988.00 Available	Wunder Fund x3315	\$12,983.98 Available
CD Matures 10 12 202 x0392	\$105,000.00 Balance	+ Add an account			

Outstanding Checks Not Cashed:

- None

Upcoming Obligations:

- Fall Legislative Trip – Newt Gillman – Sent text to him on 1/28. No response as of 3/4/2026.
- Kaiti Steckman – Committee Member Awards, Blood Sweat and Tears Award and Outgoing President Award.
- Confirmation from states before paying dues reimbursements:
 - MS – Need to send MS a reconciliation of FY25 \$44 owed to them & FY26 \$109 owed to them
 - WA – \$225 - Email sent to WA contact on 1/3/26 informing two of the FY Dues Reimbursements are reconciled (FY25 Qtr 4 and FY26 Qtr 1) but will request chapter concurrence once all FY & quarters are reconciled.
- Waiting on Chapters to Provide additional Information for Reimbursement
 - AL – Requested membership reports for FY26 Qtr 1-3 on 4/5/26, 5/7/26 & 5/31/26.
 - KS – Requested membership reports for FY26 Qtr 1-3 on 4/5/26, 5/7/26 & 5/31/26.
 - NM – Requested membership reports for FY26 Qtr 3 on 4/5/26, 5/7/26 & 5/31/26.
 - WA – Requested membership reports for FY26 Qtr 2 & 3 on 4/5/26, 5/7/26 & 5/31/26.
- Need to review information provided by chapter for reimbursement.
 - MN
- Chapters that need contacted:
 - MO – for membership list and dues reimbursement – Requested FY 24 – FY 26 all quarters membership reports on 5/31/26.
 - CA – for membership list only
 - SC – for membership list only
- Zone State Reimbursements
 - FY25 Zone A/B State Reimbursements –MN - \$300 to be paid in total once the membership reports are reconciled.
- **Reimbursements that may need to be reissued: (Needs further research)**
- Mississippi – FY24 Qtr 4 Dues Reimbursement - \$6.00
 - 6/11/2024 Payment sent for FY24 Qtr 4 Dues Reimbursement – Returned 9/11/2024 – **has not been reissued yet.** Working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.
- Mississippi - FY24 Qtr 1, 2 & 3 Dues Reimbursement – \$173.00
 - 4/5/2024 Payment sent for FY24 Qtr 1, 2 & 3 Dues Reimbursement – Returned 7/9/2024
 - 7/30/2024 Reissued payment – **MS did cash this check, and they may owe NACS a refund.** I am working with MS President/Treasurer to determine corrective action with reimbursement – may not have a reimbursement due.

FY21/22 State Dues Reimbursement

Minnesota –3rd Quarter 2021 (Owes for 4 quarters – FY21 3rd Qtr, FY22 1st, 2nd and 3rd quarters)- Need to review documents received to determine if all details have been received.

FY22 State Dues Reimbursement - Note about Dues Reimbursement: *(Dues automatically received by National NACS starting with 4th Quarter 2022)*

Minnesota FY22 Qtr 4 – Need to review documents received to determine if all details have been received.

FY 23 State Dues Reimbursements

Minnesota FY23 Qtr 1, 2, 3, & 4 – Need to review documents received to determine if all details have been received.

FY 24 State Dues Reimbursements

Minnesota FY 24 Qtr 1, 2, 3, & 4 – Need to review documents received to determine if all details have been received.
Missouri FY24 Qtr 1, 2, 3 & 4

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
CHAPTER NAME				
Minnesota	Need to review items received to determine if everything has been received			
Missouri				

FY25 State Dues Reimbursements

Dues Reimbursements Paid by National FY25																
Quarter	1st Qtr '25				2nd Qtr '25				3rd Qtr '25				4th Qtr '25			
PP	PP10-16 6/1/2024 - 8/30/2024				PP 17-22 9/1/2024 - 11/30/2024				PP23-3 12/1/2024 - 2/28/2025				PP4-9 3/1/2025 - 5/31/2025			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Minnesota																
Missouri																
Mississippi		\$7	8	2		\$6	8	2		\$7	8	2		\$24	6	2
Washington	10/2/2024	\$66	9	0	5/14/2025	\$84	11	0	5/14/2025	\$138	11	0		\$114	11	0

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION FOR PAYMENT

FY26 State Dues Reimbursements

Dues Reimbursements Paid by National FY26												
Quarter	1st Qtr '26				2nd Qtr '26				3rd Qtr '26			
PP	PP10-16 6/1/2025 - 8/30/2025				PP 17-23 9/1/2025 - 11/30/2025				PP24-3 12/1/2025 - 2/28/2026			
CHAPTER NAME	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s	Date Paid	\$ Reimbursed	Member #'s	Associate Member #'s
Alabama			13	0			11	0			11	0
Arkansas	3/1/2026	\$917	31	0	3/1/2026	\$833	26	0	5/21/2026	\$654	25	0
CA/NV/AZ	N/A	\$0	8	0	N/A	\$0	8	0	N/A	\$0	7	0
Colorado	Received Check 5/7/26	-\$42	6	0	Received Check 5/7/26	-\$42	6	0	Received Check 5/7/26	-\$36	6	0
Florida	Using \$300 2026 Zone Pmt towards FY26 Qtr 1 shortage (\$249.60 left)	-\$50.40	4	0	Using \$300 2026 Zone Pmt towards FY26 Qtr 2 shortage (\$195.00 left)	-\$54.60	4	0	Using \$300 2026 Zone Pmt towards FY26 Qtr 3 shortage (\$151.80 left)	-\$43.20	3	0
Georgia	3/6/2026	\$1,155.28	25	0	3/6/2026	\$1,083.28	20	0	5/9/2026	\$762.24	21	0
Iowa	9/22/2025	\$175	25	0	12/18/2025	\$171	24	0	4/9/2026	\$141	23	0
Idaho	9/22/2025	\$112	8	0	12/24/2025	\$104	7	0	4/9/2026	\$84	7	0
Illinois	10/1/2025	\$232	18	1	4/10/2026	\$191	17	1	4/10/2026	\$137	16	1
Indiana	1/5/2026	\$208	17	0	1/5/2026	\$202	16	0	4/18/2026	\$158	14	0
Kansas			16	0			7	0			7	0
Kentucky	N/A	\$0	42	0	N/A	\$0	37	0	N/A	\$0	36	0
Louisiana	11/26/2025	\$98	7	0	12/30/2025	\$98	7	0	4/14/2026	\$78	6	0
Michigan	5/18/2026	\$95.20	8	0	5/18/2026	\$100.30	8	0	5/18/2026	\$81.60	8	0
Minnesota												
Missouri												
Mississippi		\$28	5	2		\$36	4	0		\$27	4	0
MT/WY	3/24/2026	\$118	16	0	3/24/2026	\$104	14	0	3/24/2026	\$83	13	0
North Carolina	12/2/2025	\$448	16	0	5/4/2026	\$428	14	0	5/4/2026	\$324	13	0
North Dakota	1/14/2026	77	11	0	1/14/2026	\$77	11	0	5/2/2026	\$54	9	0
Nebraska	12/8/2025	\$808	28	0	12/19/2025	\$784	28	0	3/26/2026	\$672	28	0
New Mexico	9/8/2025	\$140	9	0	2/23/2026	\$196	9	0			8	0
New York	5/4/2026	\$35	5	0	5/4/2026	\$34	5	0	5/4/2026	\$27	4	0
Ohio	12/24/2025	\$322	23	0	12/24/2025	\$322	23	0	4/7/2026	\$268	23	0
Pennsylvania	4/18/2026	\$63	9	0	4/18/2026	\$63	9	0	4/18/2026	\$56	10	0
South Carolina	N/A	\$0	3	2	N/A	\$0	3	0	N/A	\$0	3	0
South Dakota	5/9/2026	\$588	21	0	5/9/2026	\$562	20	0	5/9/2026	\$480	20	0
Tennessee	5/15/2026	\$56	4	0	5/15/2026	\$56	4	0	5/15/2026	\$48	4	0
Texas	9/26/2025	\$1,266	42	0	3/3/2026	\$1,112	37	0	5/15/2026	\$892	38	0
VA/DE/MD	5/5/2026	\$258	19	0	5/5/2026	\$222	14	0	5/8/2026	\$162	13	0
Washington		\$141	13	0								
Wisconsin	Chapter Dissolved											
Total # Members		\$7,248	452	5		\$6,682	393	1		\$5,110	380	1

BLOCKS WITH YELLOW ARE WAITING ON CHAPTER CONFIRMATION

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 C

Zone B

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
2024	Kaiti Steckman	Nebraska	B
2025	Dustin Mattingly	Kentucky	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
2024	David Bonnett	North Carolina
2025	Juanita Ballman	Kentucky

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
Louisville, KY	2025
Colorado Springs, CO	2026