USDA Opens 2020 Enrollment for Dairy Margin Coverage Program; Ends Dec. 13, 2019

Dairy producers can now enroll in the Dairy Margin Coverage (DMC) for calendar year 2020. USDA’s Farm Service Agency (FSA) opened signup for the program that helps producers manage economic risk brought on by milk price and feed cost disparities.

The DMC program offers reasonably priced protection to dairy producers when the difference between the all-milk price and the average feed cost (the margin) falls below a certain dollar amount selected by the producer. The deadline to enroll in DMC for 2020 is Dec. 13, 2019.

Dairy farmers earned more than $300 million dollars from the program in 2019 so far. Producers are encouraged to take advantage of this very important risk management tool for 2020.

All producers who want 2020 coverage, even those who took advantage of the 25 percent premium discount by locking in the coverage level for five years of margin protection coverage are required to visit the office during this signup period to pay the annual administrative fee.

Dairy producers should definitely consider coverage for 2020 as even the slightest drop in the margin can trigger payments.
**More Information**

The 2018 Farm Bill created DMC, improving on the previous safety net for dairy producers. DMC is one of many programs that FSA and other USDA agencies are implementing to support America’s farmers.

For more information on enrolling in DMC and taking advantage of an online dairy decision tool that assists producers in selecting coverage for 2020, visit the [DMC webpage](#).

For additional questions and assistance, contact your local USDA service center. To locate your local FSA office, visit [farmers.gov/service-locator](#).

---

**Actively Engaged Provisions for Non-Family Joint Operations or Entities**

Many Farm Service Agency programs require all program participants, either individuals or legal entities, to be “actively engaged in farming.” This means participants provide a significant contribution to the farming operation, whether it is capital, land, equipment, active personal labor and/or management. For entities, each partner, stockholder or member with an ownership interest, must contribute active personal labor and/or management to the operation on a regular basis that is identifiable and documentable as well as separate and distinct from contributions of any other member. Members of joint operations must have a share of the profits or losses from the farming operation commensurate with the member’s contributions to the operation and must make contributions to the farming operation that are at risk for a loss, with the level of risk being commensurate with the member’s claimed share on the farming operation.

Joint operations comprised of non-family members or partners, stockholders or persons with an ownership in the farming operation must meet additional payment eligibility provisions. Joint operations comprised of family members are exempt from these additional requirements. For 2016 and subsequent crop years, non-family joint operations can have one member that may use a significant contribution of active personal management exclusively to meet the requirements to be determined “actively engaged in farming.” The person or member will be defined as the farm manager for the purposes of administering these management provisions.

Non-family joint operations may request to add up to two additional managers for their farming operation based on the size and/or complexity of the operation. If additional farm managers are requested and approved, all members who contribute management are required to complete form CCC-902MR, Management Activity Record. The farm manager should use the form to record management activities including capital, labor and agronomics, which includes crop selection, planting decisions, acquisition of inputs, crop management and marketing decisions. One form should be used for each month and the farm manager should enter the number of hours of time spent for each activity under the date of the month the actions were completed. The farm manager must also document if each management activity was completed on the farm or remotely.

The records and supporting business documentation must be maintained and timely made available for review by the appropriate FSA reviewing authority, if requested.

If the farm manager fails to meet these requirements, their contribution of active personal management to the farming operation for payment eligibility purposes will be disregarded and their payment eligibility status will be re-determined for the applicable program year.

In some instances, additional persons or members of a non-family member joint operation who meet the definition of farm manager may also be allowed to use such a contribution of active personal management to meet the eligibility requirements. However, under no circumstances may the number of farm managers in a non-family joint operation exceed a total of three in any given crop and program year.

---

**Farmers Encouraged to “Keep the Stubble” during No-Tillage November**

For the third consecutive year, the USDA Natural Resources Conservation Service (NRCS) will be leading a month-long campaign called “No Till November”, that encourages Iowa farmers “keep the stubble” on their harvested crop fields and improve soil health.
The project is mirrored after the national cancer awareness No Shave November campaign that encourages people not to shave during the entire month. The campaign encourages farmers to keep tillage equipment in their machine sheds this fall and keep the crop stubble on their fields.

“No till farming is a cornerstone soil health conservation practice, which also promotes water quality while saving farmers time and money,” said State Conservationist Kurt Simon. “One of the first soil health principles is ‘do not disturb’. This campaign is a fun way to remind farmers about the important relationship between tillage and soil health.”

Improving soil health increases soil biological activity, which provides erosion control, nutrient benefits and can simulate tillage.

The campaign grew out of an idea shared by NRCS Area Resource Soil Scientist Neil Sass. “The impact has been much wider-reaching than I’d expected. I've seen #StubbleSelfie cutouts in Co-ops and ag services offices, but also in labs, schools, lots of fun media articles,” said Sass. “I think that this promotion has been a fun way to draw awareness to Soil Health, just like the OG No Shave November promotion has done for cancer awareness.”

For more information about soil health and the No Till November campaign, please go to [http://www.ia.nrcs.usda.gov](http://www.ia.nrcs.usda.gov).

---

**New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation**

A new online tool can help farmers and ranchers find information on U.S. Department of Agriculture (USDA) farm loans that may best fit their operations. USDA has launched the new Farm Loan Discovery Tool as the newest feature on farmers.gov, the Department’s self-service website for farmers.

USDA’s Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help. Compared to this time last year, FSA has seen an 18 percent increase in the amount it has obligated for direct farm ownership loans, and through the 2018 Farm Bill, has increased the limits for several loan products.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

**How the Tool Works**

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will be provided information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the Farm Loan Discovery Tool by visiting [farmers.gov/fund](http://farmers.gov/fund) and clicking the “Start” button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

**About Farmers.gov**

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.
USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit farmers.gov/recover/disaster-assistance-tool#step-1 to find disaster assistance programs that can help their operation recover from natural disasters.

With feedback from customers and field employees who serve those customers, farmers.gov delivers farmer-focused features through an agile, iterative process to deliver the greatest immediate value to America’s agricultural producers – helping farmers and ranchers do right, and feed everyone.

For more information or to locate your USDA Service Center, visit farmers.gov.

**USDA Announces Buy-Up Coverage Availability and New Service Fees for Noninsured Crop Coverage Policies**

USDA’s Farm Service Agency (FSA) announced that higher levels of coverage will be offered through the Noninsured Crop Disaster Assistance Program (NAP), a popular safety net program, beginning April 8, 2019. The 2018 Farm Bill also increased service fees and made other changes to the program, including service fee waivers for qualified military veterans interested in obtaining NAP coverage.

NAP provides financial assistance to producers of commercial crops for which insurance coverage is not available in order to protect against natural disasters that result in lower yields or crop losses, or prevent crop planting.

**NAP Buy-Up Coverage Option**

The 2018 Farm Bill reinstates higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the “buy-up” option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

Buy-up coverage is not available for crops intended for grazing.

**NAP Service Fees**

For all coverage levels, the new NAP service fee is the lesser of $325 per crop or $825 per producer per county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. These amounts reflect a $75 service fee increase for crop, county or multi-county coverage. The fee increases apply to obtaining NAP coverage on crops on or after April 8, 2019.

**NAP Enhancements for Qualified Military Veterans**

The 2018 Farm Bill NAP amendments specify that qualified veteran farmers or ranchers are now eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

Beginning, limited resource and targeted underserved farmers or ranchers remain eligible for a waiver of NAP service fees and premium reduction when they file form CCC-860, "Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification."

For NAP application, eligibility and related program information, visit www.fsa.usda.gov/nap or contact your local USDA Service Center. To locate your local FSA office, visit www.farmers.gov.

**Livestock Losses**

The Livestock Indemnity Program (LIP) provides assistance to eligible producers for livestock deaths in excess of normal mortality caused by adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law.

LIP compensates livestock owners and contract growers for livestock death losses in excess of normal mortality due to adverse weather, including losses due to hurricanes, floods, blizzards, wildfires, extreme heat or extreme cold.
For disease losses, FSA county committees can accept veterinarian certifications that livestock deaths were directly related to adverse weather and unpreventable through good animal husbandry and management.

For livestock losses, eligible livestock owners must file a notice within 30 calendar days of when the loss is first apparent.

Participants must provide the following supporting documentation to their local FSA office no later than 60 calendar days after the end of the calendar year in which the eligible loss condition occurred.

- Proof of death documentation
- Copy of grower’s contracts
- Proof of normal mortality documentation

USDA has established normal mortality rates for each type and weight range of eligible livestock, i.e. Adult Beef Cow = 1.5% and Non-Adult Beef Cattle (less than 400 pounds) = 5%. These established percentages reflect losses that are considered expected or typical under “normal” conditions.

In addition to filing a notice of loss, producers must also submit an application for payment by March 1, 2020.

Additional Information about LIP is available at your local FSA office or online at: www.fsa.usda.gov.

---

**Higher Limits Now Available on USDA Farm Loans**

Higher limits are now available for borrowers interested in USDA’s farm loans, which help agricultural producers purchase farms or cover operating expenses. The 2018 Farm Bill increased the amount that producers can borrow through direct and guaranteed loans available through USDA’s Farm Service Agency (FSA) and made changes to other loans, such as microloans and emergency loans.

Key changes include:

- The Direct Operating Loan limit increased from $300,000 to $400,000, and the Guaranteed Operating Loan limit increased from $1.429 million to $1.75 million. Operating loans help producers pay for normal operating expenses, including machinery and equipment, seed, livestock feed, and more.
- The Direct Farm Ownership Loan limit increased from $300,000 to $600,000, and the Guaranteed Farm Ownership Loan limit increased from $1.429 million to $1.75 million. Farm ownership loans help producers become owner-operators of family farms as well as improve and expand current operations.
- Producers can now receive both a $50,000 Farm Ownership Microloan and a $50,000 Operating Microloan. Previously, microloans were limited to a combined $50,000. Microloans provide flexible access to credit for small, beginning, niche, and non-traditional farm operations.
- Producers who previously received debt forgiveness as part of an approved FSA restructuring plan are now eligible to apply for emergency loans. Previously, these producers were ineligible.
- Beginning and socially disadvantaged producers can now receive up to a 95 percent guarantee against the loss of principal and interest on a loan, up from 90 percent.

**About Farm Loans**

Direct farm loans, which include microloans and emergency loans, are financed and serviced by FSA, while guaranteed farm loans are financed and serviced by commercial lenders. For guaranteed loans, FSA provides a guarantee against possible financial loss of principal and interest.

For more information on FSA farm loans, visit [www.fsa.usda.gov](http://www.fsa.usda.gov) or contact your local USDA service center.

---

**Farm Reconstitutions**

When changes in farm ownership or operation take place, a farm reconstitution is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.
To be effective for the current Fiscal Year (FY), farm combinations and farm divisions must be requested by **August 1 of the FY** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. A reconstitution is considered to be requested when all:

- of the required signatures are on FSA-155
- other applicable documentation, such as proof of ownership, is submitted.

Total Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.

The following are the different methods used when doing a farm recon:

**Estate Method** — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate;

**Designation of Landowner Method** — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding;

**DCP Cropland Method** — the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract;

**Default Method** — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

---

**USDA Offers Disaster Assistance for Iowa Farmers Hurt by 2018, 2019 Disasters**

Agricultural producers affected by natural disasters in 2018 and 2019, can apply through the Wildfire and Hurricane Indemnity Program Plus (WHIP+). Sign-up for this U.S. Department of Agriculture (USDA) program began Sept. 11.

**WHIP+ Eligibility**

WHIP+ will be available for eligible producers who have suffered eligible losses of certain crops, trees, bushes or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only). Disaster losses must have been a result of hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms or wildfires that occurred in 2018 or 2019. Also, producers in counties that did not receive a disaster declaration or designation may still apply for WHIP+ but must provide supporting documentation to establish that the crops were directly affected by a qualifying disaster loss.

A list of counties that received qualifying disaster declarations and designations is available at [farmers.gov/recover/whip-plus](farmers.gov/recover/whip-plus). Because grazing and livestock losses, other than milk losses, are covered by other disaster recovery programs offered through FSA, those losses are not eligible for WHIP+.

Eligible crops include those for which federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) coverage is available, excluding crops intended for grazing. A list of crops covered by crop insurance is available through USDA’s Risk Management Agency (RMA) Actuarial Information Browser at [webapp.rma.usda.gov/apps/actuarialinformationbrowser](https://webapp.rma.usda.gov/apps/actuarialinformationbrowser).

The WHIP+ payment factor ranges from 75 percent to 95 percent, depending on the level of crop insurance coverage or NAP coverage that a producer obtained for the crop. Producers who did not insure their crops in 2018 or 2019 will receive 70 percent of the expected value of the crop. Insured crops (either crop insurance or NAP coverage) will receive between 75 percent and 95 percent of expected value; those who purchased the highest levels of coverage will receive 95-percent of the expected value.

At the time of sign-up, producers will be asked to provide verifiable and reliable production records. If a producer is unable to provide production records, WHIP+ payments will be determined based on the lower of either the actual loss certified by the producer and determined acceptable by FSA or the county expected yield and county disaster yield. The county disaster yield is the production that a producer would have been expected to make based on the eligible disaster conditions in the county.
WHIP+ payments for 2018 disasters will be eligible for 100 percent of their calculated value. WHIP+ payments for 2019 disasters will be limited to an initial 50 percent of their calculated value, with an opportunity to receive up to the remaining 50 percent after January 1, 2020, if sufficient funding remains.

Both insured and uninsured producers are eligible to apply for WHIP+. But all producers receiving WHIP+ payments will be required to purchase crop insurance or NAP, at the 60 percent coverage level or higher, for the next two available, consecutive crop years after the crop year for which WHIP+ payments were paid. Producers who fail to purchase crop insurance for the next two applicable, consecutive years will be required to pay back the WHIP+ payment.

Additional information about WHIP+ program eligibility and payment limitations can be found at farmers.gov/recover or by contacting your local USDA Service Center.

Additional Loss Coverage

The Milk Loss Program will provide payments to eligible dairy operations for milk that was dumped or removed without compensation from the commercial milk market because of a qualifying 2018 and 2019 natural disaster. Producers who suffered losses of harvested commodities, including hay, stored in on-farm structures in 2018 and 2019 will receive assistance through the On-Farm Storage Loss Program.

Additionally, producers with trees, bushes or vines can receive both cost-share assistance through FSA’s Tree Assistance Program (TAP) for the cost of replanting and rehabilitating eligible trees and WHIP+ will provide payments based on the loss value of the tree, bush or vine itself. Therefore, eligible producers may receive both a TAP and a 2017 WHIP or WHIP+ payment for the same acreage. In addition, TAP policy has been updated to assist eligible orchardists or nursery tree growers of pecan trees with a tree mortality rate that exceeds 7.5 percent (adjusted for normal mortality) but is less than 15 percent (adjusted for normal mortality) for losses incurred during 2018.

Prevented Planting

Agricultural producers faced significant challenges planting crops in 2019 in many parts of the country. All producers with flooding or excess moisture-related prevented planting insurance claims in calendar year 2019 will receive a prevented planting supplemental disaster (“bonus”) payment equal to 10 percent of their prevented planting indemnity, plus an additional 5 percent will be provided to those who purchased harvest price option coverage.

As under 2017 WHIP, WHIP+ will provide prevented planting assistance to uninsured producers, NAP producers and producers who may have been prevented from planting an insured crop in the 2018 crop year and those 2019 crops that had a final planting date prior to January 1, 2019.

For more information on FSA disaster assistance programs, please contact your local USDA service center or visit farmers.gov/recover. For all available USDA disaster assistance programs, go to USDA’s disaster resources website.

We are Here to Help!

Producers across the country have faced many challenges in farming the past year; from market disruptions due to trade issues, disease, and natural disasters - these events can all impact health and well being. We are here to help! There are many local resources available to Iowa producers to turn to during stressful times.

Iowa Concern Hotline1-800-447-1985 Iowa Concern is a program of the Iowa State University Extension and Outreach. The program began in 1985 as a toll-free number serving the agricultural community. Today, Iowa Concern serves both urban and rural Iowans. Iowa Concern services are available 24 hours a day, 7 days per week at no charge.

Iowa Concern has access to an attorney for legal education, stress counselors, and information and referral services for a wide variety of topics.

Access Iowa Concern Resources

- Hotline - toll-free at 1-800-447-1985; language interpretation services available
- Frequently asked questions (currently unavailable for updating) database of legal, finance, crisis and disaster, and personal health issues.
- Live chat service that immediately connects you with a stress counselor where you can “talk” (type) one-on-one in a secure environment
Email an expert with your legal, finance, stress, or crisis/disaster questions.

Children & Families of Iowa (515) 288-1981 Offers a complete range of out-patient mental health services to support individuals and families wishing to address mental health issues, improve parenting skills and gain perspective in order to reach their goals. Services are available in the Des Moines area, as well as in Ankeny, Fort Dodge, Osceola, and Ottumwa.

CommUnity Crisis Services 1-855-325-4296; (319) 351-0140 Provides immediate support through crisis intervention, food bank and emergency assistance, and community intervention programs.

Depression Understood Depression contact information for the state of Iowa as well as chat rooms and other resources.

Disability Rights IOWA 1-800-779-2502 Defends and promotes the right of Iowans who have disabilities and mental illness through a program of self advocacy education, information and referral, and both non-legal and legal systems advocacy.

Disaster Distress Helpline 1-800-985-5990 or text “TalkWithUs” to 66746 Connects Iowans to the nearest crisis center for information, support, and counseling related to stress and anxiety, following a natural or human-caused disaster.

Family Caregiver Alliance 1-800-445-8106 Family Care Navigator helps family caregivers locate public, nonprofit, and private programs and services nearest their loved one—living at home or in a residential facility. Resources include government health and disability programs, legal resources, disease-specific organizations and more.

Foundation 2 Crisis Line 1-800-332-4224; (319) 362-2174 in Cedar Rapids Provides trained, compassionate telephone counselors to assist Iowans dealing with a crisis, including suicide, divorce, serious illness, problems with friends/family, financial stresses, or substance abuse.

Iowa Crisis Chat 1-855-325-4296 (call or text) Free instant-messaging service that offers online emotional support for anyone in need. Available from 9:00 am to 2:00 am central time, seven days a week. Outside of hours of operation, the link will connect you to the National Suicide Prevention Lifeline’s 24/7 chat.

Iowa COMPASS 1-800-779-2001 Iowa COMPASS is Iowa’s information and referral service for people with disabilities, their families, service providers, and other members of the community. Iowa COMPASS maintains information on over 5,500 local, state, and national agencies and programs. Phone line is available 8 a.m. to 5 p.m. Monday through Friday.

Iowa Drug and Alcohol Help Line 1-855-581-8111 or text 1-855-895-8398 This is your first call in Iowa for substance abuse and gambling information, and referrals to treatment facilities and crisis counseling.

Iowa Foster and Adoptive Parents Association 1-800-277-8145 or (515) 289-4567 Provides resources, referrals, and peer support to foster, adoptive, and kinship families throughout Iowa.

Iowa Sexual Abuse Hotline 1-800-284-7821 Trained advocates provide free, confidential counseling and support, as well as referrals to medical and legal advocacy.

Iowa Victim Service Call Center 1-800-770-1650 or text "iowahelp" to 20121 Puts domestic abuse survivors or others affected by domestic violence in immediate contact with a trained advocate who can provide crisis counseling; provides information and education about domestic abuse issues; refers callers to the domestic violence project in their area of the state.

Iowa’s Child and Dependent Adult Abuse Hotline 1-800-362-2178 Hotline for reporting suspected child or dependent adult abuse or fraud.

Speech to Speech Dial 7-1-1 and request Speech-to-Speech Relay services for the hard of hearing, deaf, and those with speech disabilities.

Substance Abuse and Mental Health Services Administration 1-800-662-HELP (4357); TTY: 1-800-487-4889 Also known as the Treatment Referral Routing Service, this Helpline provides 24-hour free and confidential treatment referral and information about mental and/or substance use disorders, prevention, and recovery. (English and Spanish).
TEEN Line 1-800-443-8336 TEEN Line is not a crisis or hotline but is a free, confidential line that provides personal and health-related information and referrals on topics such as: health, eating/weight, relations with parents or friends, violence, AIDS/HIV, alcohol or drug use, sexual relationships, birth control/pregnancy, and stress.

Veteran’s Crisis Line 1-800-273-8255 or text 838255; TTY: 1-800-799-4889 Connects veterans in crisis (and their families and friends) with qualified, caring Department of Veterans Affairs responders through a confidential, toll-free hotline, online chat or text.

Your Life Iowa (855) 581-8111 or text (855) 895-8398 The Iowa Department of Public Health (IDPH) offers a one-stop hub for Iowans looking for help with suicide prevention, problem gambling and substance abuse. The website integrates information and resources previously found on three separate sites, the IDPH Suicide Prevention web page, 1-800-BETS OFF, and the Iowa Substance Abuse Information Center websites. The new system also offers a telephone helpline (all three previous toll free numbers will still be active), mobile-friendly internet-based communication (e.g., online chat), and texting capabilities.

Youth Law Center 1-800-728-1172 The Youth Law Center provides the Youth Law Hotline 8 to 4:30 Monday through Friday. Anyone living in Iowa who is under the age of 18 can call the hotline to get free legal advice and information regarding issues affecting youth rights and responsibilities.

---

<table>
<thead>
<tr>
<th>Selected Interest Rates for October 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Storage Facility Loans</td>
</tr>
<tr>
<td>3 years</td>
</tr>
<tr>
<td>5 years</td>
</tr>
<tr>
<td>7 years</td>
</tr>
<tr>
<td>10 years</td>
</tr>
<tr>
<td>12 years</td>
</tr>
<tr>
<td>Commodity Loans 1996-Present</td>
</tr>
</tbody>
</table>

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).