



**Cochise County
USDA Service Center**

Cochise County FSA
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Hours of Operation
Monday – Friday
8:00 am – 4:30 pm
Closed on Legal Holidays

County Committee

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Lance Owen, Vice Chair
Edward Curry, Member

Program Staff

Carol Case, CED
Rebecca Burright, PT
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Farm Service Agency

September 2010

Cochise County Newsletter

PAPER CHECK CONVERSION— OVER THE COUNTER (PCC-OTC)

Over the next year, FSA/CCC is moving toward an electronic method for processing producers' checks. This will allow FSA/CCC to process collections faster. When producers present checks, either in person or through the mail, the checks will be converted into an Electronic Funds Transfer (EFT). The funds will be debited from the producer's account, usually within 24 hours of receipt. Please see the U.S. Department of Treasury legal notices posted in the Service Center or visit the following U.S. Department of Treasury Internet site for detailed information:

<https://www.pccotc.gov/pccotc/pcc/usingpcc/Legal%20Notices/legalnotices.htm>

Note: FSA/CCC will begin this process in the coming months.

What is PCC-OTC?

PCC-OTC is a process for converting paper checks presented to FSA into electronic debits to the producer's bank account. It presents many benefits, such as reducing lost/misplaced checks and paper handling. This improves customer relations, speeds the check clearing process, and reduces the potential for human error.

How will my checks be handled?

If the check is presented in person, the check will be scanned in the system, voided, and stamped with the words, "Electronically Processed" or "Electronically Presented" and the voided check will be returned to the customer.

If the check is mailed to FSA, the check will be scanned into the system and voided. The customer will not receive the check back from FSA. FSA will hold checks for up to 14 calendar days to ensure that the item was successfully processed, and then FSA will shred the check.

How quickly will funds be transferred from my account?

The transfer of funds from your account could occur within 24 hours. Therefore, you should be sure that you have sufficient funds in your account to process the transaction. If you do **not** have sufficient funds, we may initiate the transaction again.

How will this transaction appear on my account statement?

The transfer of funds will be reflected on your account statement. The transaction may be recorded in a different place on your statement than where your checks normally appear, such as under "other withdrawals" or "other transactions."

What are my rights if there is a problem with the transaction?

You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that the transaction reported on your account statement was not properly authorized or is otherwise incorrect.

FSA CONSERVATION LOAN PROGRAM

Conservation Loan funds can be used to implement a conservation practice approved by the Natural Resources and Conservation Service (NRCS), such as reducing soil erosion, improving water quality and promoting sustainable and organic agricultural practices. This would include installation of conservation structures; establishment of forest cover; installation of water conservation measures; establishment or improvement of permanent pastures; transitioning to organic production; manure management, including manure digestion systems; adaptation of other emerging or existing conservation practices, techniques or technologies.

Interested applicants who do not already have NRCS-approved conservation plans should work with the local NRCS staff to develop a conservation plan, including all applicable conservation practices. New or existing conservation plans must be NRCS approved before FSA can provide financing.

Rates and Terms

Those interested may apply for direct conservation loans with loan limits up to \$300,000 at local FSA offices. In addition, guaranteed conservation loans up to \$1,112,000 (amount adjusted for inflation), may be available by applying with lenders working with FSA to obtain a guarantee.

Interest rates on guaranteed conservation loans will vary, but may not exceed the rate charged the lender's average farm customer. For direct conservation loans, the interest rate will be the direct loans rate in effect (for farm ownership loans) either at the time of loan approval, or loan closing. These rates are available at the local FSA office.

Terms will vary and will be based on the life of the security offered, but not to exceed 20 years for real estate security and seven years for chattel property. Conservation loans must be fully secured and can only be approved for those who have the ability to repay them.

Streamlined Conservation Loans

For those applicants with a strong financial position, paperwork requirements can be significantly reduced. The streamlined application process reduces paperwork for applicants, lenders and FSA staff by eliminating the requirement to provide a cash flow and its supplementary documentation **CONTINUED

** its supplementary documentation.

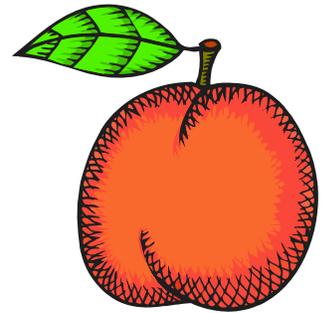
To submit a streamlined conservation loan application, the applicant must: be current on payments to all creditors; have a debt-to-asset ratio of 40 percent or less; have a minimum Fair Isaac Corporation score of 700; have a net worth of at least 3 times the loan amount; and not have received FSA primary loan servicing within the past five years.

For More Information and Eligibility Criteria

Additional information may be obtained at local FSA offices or through the FSA website at www.fsa.usda.gov.

GRANDMA'S BERRY-PEACHY COBBLER

- 1 box yellow cake mix
- 8-10 peaches, peeled and sliced
- 1 - 8oz carton of fresh blueberries
- 1 - 12oz can or bottle of 7Up soda
- 1 cup brown sugar
- 1/2 cup butter
- 1 tsp. cinnamon



Preheat oven to 375°F. Coat a 9x13 baking dish with nonstick spray. Layer the bottom of the dish with peaches, then top with blueberries. Crumble the brown sugar over the fruit then sprinkle with cinnamon. Spread the package of cake mix cover the entire pan, then dot with butter. Top the entire concoction with the soda. Bake for 30-45 minutes or until golden brown. Serve warm with ice cream.

PREVENTING FRAUD

The Farm Service Agency supports the Risk Management Agency in the prevention of fraud, waste and abuse of the Federal Crop Insurance Program. FSA has been, and will continue to, assist RMA and insurance providers by monitoring crop conditions throughout the growing season. FSA will continue to refer all suspected cases of fraud, waste and abuse directly to RMA.

Producers can report suspected cases to the FSA office, RMA, or the Office of the Inspector General.

2011 Sales Closing Dates

This table provides the 2011 sales closing dates for Arizona. The county where the crops are physically grown, will determine whether they are insurable and eligible for catastrophic risk protection (CAT) level or are noninsurable and eligible for noninsured crop disaster assistance program (NAP). Consult your local insurance agent to determine whether the crops you are growing are eligible for CAT or NAP. Please note: Some FSA programs require ALL crops to be insured with either CAT or NAP.

January 31, 2011	February 28, 2011	May 31, 2010	May 31, 2011	September 1, 2010	October 31, 2010	November 20, 2009	November 20, 2010	November 30, 2010
Alfalfa Mix Cucumbers Grapes Grass, Bermuda Grass, Sudan Herbs, Basil Jojoba Pecans Peppers, Chile Raisins	Beans, Pinto Corn Cotton Okra Olives Peanuts Potato, Sweet Pumpkins Sorghum Squash	Artichokes Beans, Gar Beets Broccoli Cabbage Canola Carrots Cauliflower Celery Flowers, Chrysanthemum Greens, All Herbs, Cilantro Mustard Oats Onions Peas Radish Tomatoes	Nursery	Crustaceans Flowers, Stock Garlic	Alfalfa Barley Cantaloupe Grass, Native Honeydews Lettuce Rye Wheat	Grapfruit Lemons Oranges Tangelos	Apples Apricots Cherries Honey Peaches Pears Pistachios Plums Watermelon	Potatoes

United States Department Of Agriculture
 Cochise County Farm Service Agency
 658 North Bisbee Avenue
 Willcox, Arizona 85643

IMPORTANT DATES TO REMEMBER

September
 30 2008 SURE Sign-up Deadline

October
 1 Projected start date to begin issuing
 2010 DCP Final Direct Payments
 11 Office Closed in Observance of
 Columbus Day

November
 11 Office Closed in Observance of
 Veteran’s Day
 25 Office Closed in Observance of
 Thanksgiving Day

FARM LOAN LIMITATIONS

Loan Type	Maximum	Term	Rate as of 09/01/2010
Farm Ownership Loan (FO)	\$ 300,000	Up to 40 years	Now 4.375%
Operating Loan (OL)	\$ 300,000	1 to 7 years	Now 2.375%
Emergency Loan	\$ 500,000	1 to 40 years	Now 5.000%
Guaranteed Loans (FO & OL)	\$ 1,112,000	By Lender	By Lender, Commercial Rates

“Striving for success without hard work is like trying to harvest where you haven’t planted” - David Bly

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