



# NEWSLETTER



## WELCOME TO THE ILLINOIS STATE FSA NEWSLETTER (16th Edition)

As USDA Farm Service Agency is moving to a paperless, electronic version of County Newsletters, the State Office has developed a State Wide Newsletter that will be posted to this site every month. This is a uniform Newsletter available to all producers in the State. If you would like to have a hard copy of this newsletter for your use, please stop by your local county office to obtain one. If you wish to receive electronic county office news, and have not signed up to do so yet, please contact your local county office and provide them with your email address. We appreciate your patience while we transition into a new, more efficient, cost saving way of providing you with the most up to date information possible.

Sincerely,  
Scherrie V. Giamanco – State Executive Director

### **Illinois State FSA Office**

3500 Wabash  
Springfield, IL 62711

217-241-6600  
217-241-6619 fax

**Hours**  
Monday - Friday  
8:00 a.m. - 4:30 p.m.

### **AUGUST 2013**

Scherrie V. Giamanco  
**State Executive Director**

Rick Graden  
**Executive Officer**

Mary Kirby – **Public Affairs Specialist**

Visit our Website at:  
[www.fsa.usda.gov/il](http://www.fsa.usda.gov/il)

#### ACREAGE CERTIFICATION

After spring planting, producers should certify their 2013 acreage. Filing an accurate acreage report for all crops and land uses, including failed acreage and prevented planting acreage, can prevent the loss of benefits for a variety of programs.

Failed acreage must be reported before disposition of the crop. Prevented planting must be reported no later than 15 days after the final planting date.

Acreage reports are required for many Farm Service Agency programs. For spring and summer planted crops acreage reports are to be certified by July 15. Because of the wet spring, any crops planted after July 15 must be reported within 15 calendar days after planting is complete.

For perennial fruit crops, such as, asparagus, apples, blueberries, caneberries, cherries, grapes, nectarines, peaches, pears, plums, and strawberries, the acreage reporting date is January 15.

For cabbage planted from June 1 – July 20, the acreage reporting date is August 15.

#### MICROLOAN PROGRAM

The Farm Service Agency (FSA) developed the Microloan (ML) program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

FSA offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals interested in applying for a microloan or would like to discuss other farm loan programs available, should contact the local FSA office to setup an appointment with a Loan Approval Official.

### FILING FOR NAP LOSSES

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. For losses on crops covered by the Non-Insured Crop Disaster Assistance Program (NAP), you must file a CCC-576, Notice of Loss, in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent. If filing for prevented planting for a NAP crop, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.

### NAP APPLICATION FOR COVERAGE DEADLINES

Noninsured Crop Disaster applications are due at different times, depending on the crop being insured.

- August 31 is the next NAP application closing date for canola.
- September 1 is NAP application closing date for value loss crops such as Christmas trees, aquaculture, turfgrass sod, floriculture, etc.
- September 30 is the NAP application closing date for mechanically harvested forage, grazed forage, and fall seeded small grains.
- November 20 is the NAP application closing date for bi-annual and perennial crops, such as apples, asparagus, blueberries, caneberries, cherries, grapes, nectarines, peaches, pears, plums, rhubarb, and strawberries.
- December 1 is the NAP application closing date for honey.

Producers should apply for Noninsured Crop Disaster Assistance Program (NAP) coverage using form CCC-471 (Application for Coverage). Related service fees are due when the application is filed. The application and service fee MUST be filed by the crop sales closing date. Contact your local FSA office for the filing dates for your crops.

### HIGHLY ERODIBLE LAND AND WETLAND COMPLIANCE

Landowners and operators are reminded that in order to receive payments from USDA, they must be compliant with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions. Farmers with HEL determined soils have tillage, crop residue and rotation requirements as specified in their conservation plan or approved system.

Producers should notify FSA prior to conducting land clearing or drainage projects to ensure compliance.

Landowners and operators can complete form AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification to determine whether a referral to Natural Resources Conservation Service (NRCS) is necessary.

For more information on Highly Erodible Land and Wetland Conservation provisions, contact a FSA County Office or visit the FSA website at [www.fsa.usda.gov](http://www.fsa.usda.gov).

### COMPLIANCE SPOT CHECKS

Compliance spot checks will be conducted on 2013 crops. Instead of locally selecting farms, contracts, deficiency loans, etc. for review, a nationwide selection of producers is employed. Spot check selections are to be conducted based on a producer's participation in Conservation Reserve Program, Direct and Counter-cyclical Program, Loan Deficiency Program, etc.

For more information about the spot check selection procedure, feel free to contact your local Farm Service Agency office for additional clarification.

### FARM STORAGE FACILITY LOAN PROGRAM

The Farm Storage Facility Loan Program (FSFLP) allows producers of eligible commodities to obtain low-interest financing to build or upgrade farm storage and handling facilities.

The maximum principal amount for each loan through FSFL is \$500,000.00. Participants are required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the net cost of the eligible storage facility and permanent drying and handling equipment. Additional security is required for poured-cement open-bunker silos, renewable biomass facilities, cold storage facilities, hay barns and for all loans exceeding \$50,000.00. FSFL loan terms of 7, 10 or 12 years are available depending on the amount of the loan. Interest rates for each term rate may be different and are based on the rate which CCC borrows from the Treasury Department.

Producers may choose to apply for a FSFL, requesting their loan proceeds be disbursed as a partial disbursement and final disbursement. The partial disbursement will be available after a portion of the construction has been completed. The final disbursement will be made when all construction is completed. The maximum amount of the partial disbursement will be 50 percent of the projected and approved total loan amount.

Applications for FSFL must be submitted to the FSA County Office that maintains the farm's records. A FSFL must be approved before any site preparation or construction can begin.

The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Pulse crops - lentils, small chickpeas and dry peas
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables - cold storage facilities

For more information about FSFL please visit your local FSA County Office or [www.fsa.usda.gov](http://www.fsa.usda.gov).

#### MARKETING ASSISTANCE LOANS

Marketing Assistance Loans, also referred to as Commodity Loans, are available to producers who share in the risk of producing the crop. To be eligible, you must maintain beneficial interest in the crop through the time of application. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if you regain beneficial interest.

Violating provisions of a marketing assistance loan may trigger administrative actions, such as assessing liquidated damages, calling the loan and denial of future farm-stored loans. The most common violations are removing or disposing of a commodity being used as loan collateral without prior authorization and providing an incorrect quantity certification.

#### UNAUTHORIZED DISPOSITION OF GRAIN

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the County Office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call before you haul or feed any grain under loan.

#### MATURING MARKETING ASSISTANCE LOANS (MALs)

Marketing Assistance Loans (MALs) mature on demand, but no later than the last day of the 9<sup>th</sup> calendar month

after the month the MAL is disbursed. A producer may settle an outstanding nonrecourse MAL:

- Before the maturity date by repaying the MAL.
- Upon maturity, by delivering or forfeiting the commodity to CCC in satisfaction of the loan indebtedness.
- After maturity and before CCC acquires the farm-stored commodity by repaying the outstanding MAL principal.

County Offices will notify producers of the loan maturity date on the outstanding MAL.

**Loans with a Saturday, August 31, 2013 maturity date can be repaid through close of business on Tuesday, September 3, 2013. Monday, September 2, 2013 is a Federal holiday, so the maturity date falls on the next workday.**

Please contact your local FSA office for questions regarding MALs.

#### CONDUCT USDA BUSINESS ONLINE BY CREATING AN eAUTHENTICATION ACCOUNT

The Internet allows you, the customer, access to USDA information 24 hours a day, seven days a week.

You can fill out and submit electronic forms (eForms) any time of the day or night from anywhere you have Internet access.

This new service delivery option allows you to complete and file your own forms or applications online, because your signature is already electronically "on file."

Information submitted to the Federal Government remains safe and secure because every customer has a unique User ID and password; only authorized USDA employees can access your information. It's safe, saves paper, saves a visit to your local USDA Service Center and provides electronic tracking of all your USDA transactions.

How to Sign Up for eAuth:

Begin the process by reviewing the information at the USDA Website <https://www.eauth.usda.gov>. This website describes the services available for Level 1 and Level 2 Accounts.

Level 1 and Level 2 Accounts require that you have an email address so you can register, create a customer profile, and be able to respond to a confirmation email. Level 1 Accounts do not require you to provide proof of your identity at a local USDA Service Center. Level 1

Accounts provide limited access to certain USDA Web site portals that require no authentication or authorization. A Level 2 Account does require a visit to a USDA Service Center with proof of your identity. That is because a Level 2 Account allows you access to complete and submit documents and forms electronically.

#### LEVEL 1 ACCOUNT

STEP 1. To obtain a Level 1 Account, you may self-register online at [www.eauth.egov.usda.gov](http://www.eauth.egov.usda.gov).

Scroll down and click on the button that says “Sign Up for a Level 1 Account.” Complete the brief customer profile.

STEP 2. You will receive a confirmation email, and you must respond to it within 7 days to activate your account.

#### LEVEL 2 ACCOUNT

STEP 1. To obtain a Level 2 Account, you must complete an 18 question customer profile and prove your identity by presenting state or federal photo ID at a local USDA Service Center. Go to [www.eauth.egov.usda.gov](http://www.eauth.egov.usda.gov), scroll down and click on “Sign Up for a Level 2 Account.” Complete your customer profile, which includes designating your user ID and password created by you, contact information and email information.

The data you enter in your customer profile must match the data on the document you use as identification at your local USDA Service Center. Example: Your first and last names and address must match the government-issued photo ID you plan to use to prove your identity. Identify proof can only be verified by one of the following documents: Current State Driver’s License, State Photo ID, US Military ID, or United States Passport.

STEP 2. After completing your customer profile and submitting it online, you will receive a confirmation email, and you must respond to it within 7 days to activate your account.

STEP 3. Then you must complete the “Identify Proofing” process by visiting a local USDA Service Center. You will be required to present the eligible photo ID to an USDA employee who will verify your identity and enter the expiration date of the ID document used.

STEP 4. The USDA employee then will update your customer profile to a Level 2 Account. You will have access to USDA online applications and forms within one hour of your account being updated.

You now have access to complete and submit documents and forms electronically. USDA continues to update and make more forms and programs available electronically.

<http://forms.sc.egov.usda.gov/efcommon/eFileServices/eForms/FSA658.PDF>

#### LOANS FOR THE SOCIALLY DISADVANTAGED

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of socially disadvantaged applicants.

A socially disadvantaged applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

#### BEGINNING FARMER LOANS

FSA has a program to assist beginning farmers and/or members of socially disadvantaged groups to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Except for operating loan assistance, does not own farm acreage in excess of 30 percent of the county’s median size

Each member of an entity must meet the eligibility requirements. Loan approval is also dependent on acceptable feasibility and security determinations.

Additional program information, loan applications, and other materials are available at the local USDA Service Center or visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

#### RURAL YOUTH LOANS

The Farm Service Agency makes loans to rural youth to establish and operate agriculture income-producing projects in connection with 4-H Clubs, FFA and other agricultural groups.

Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

For more information you can stop by your FSA County Office. Our staff can help with preparing and processing the application forms.

#### DIRECT AND GUARANTEED LOANS

The Farm Service Agency is committed to providing family farmers with loans to meet their farm credit needs. If you are having trouble getting the credit you need for your farm, or regularly borrow from FSA, direct and guaranteed loans are currently available.

Ask your lender about an FSA loan guarantee if you've had a setback and your lender is reluctant to extend or renew your loan.

Guaranteed loans have a maximum limit of \$1,302,000. This makes the maximum combination of direct and guaranteed loan indebtedness \$1,602,000.

The one-time loan origination fee charged on FSA guaranteed farm ownership and operating loans is 1.5 percent of the guaranteed portion of the loan.

To find out more about FSA loan programs, contact the County Office staff.

#### LAND CONTRACT (LC) GUARANTEES

The Land Contract (LC) Guarantee Program is a valuable tool to transfer farm real estate to the next generation of farmers and ranchers. Guarantees will be offered to the owner of a farm who wishes to sell real estate through a land contract to a beginning or socially disadvantaged farmer or rancher. The guarantee reduces the financial risk to the seller.

FSA offers two types of guarantees:

- Prompt Payment Guarantee - A guarantee up to the amount of three amortized annual installments plus the cost of any related real estate taxes and insurance.
- Standard Guarantee - A guarantee of 90 percent of the outstanding principal balance under the land contract.

The guarantee period is 10 years and the contract payments must be amortized for a minimum of 20 years. The purchase price of the farm cannot exceed the lesser of \$500,000 or the market value of the property.

For additional information you can read the [Land Contract Guarantee Program Fact Sheet](#).

#### CONTROLLED SUBSTANCES

Program participants convicted under federal or state law of any planting, cultivating, growing, producing, harvesting or storing of a controlled substance are ineligible for program payments and benefits.

If convicted of one of these offenses, the program participant shall be ineligible during that crop year and the four succeeding crop years for Direct and Counter-Cyclical payments, price support loans, loan deficiency payments, market loan gains, storage payments, farm facility loans, Non-Insured Crop Disaster Assistance Program payments and disaster payments.

Program participants convicted of any federal or state offense consisting of the distribution (trafficking) of a controlled substance shall, at the discretion of the court, be ineligible for any or all program payments and benefits:

- For up to 5 years after the first conviction
- For up to 10 years after the second conviction
- Permanently for a third or subsequent conviction.

Program participants convicted of federal or state offense for the possession of a controlled substance shall be ineligible, at the discretion of the court, for any or all program benefits as follows:

- Up to one year upon the first conviction
- Up to five years after a second or subsequent conviction.

#### FOREIGN BUYERS NOTIFICATION

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires all foreign owners of U.S. agricultural land to report their holdings to the Secretary of Agriculture. The Farm Service Agency administers this program for USDA.

All individuals who are not U.S. citizens, and have purchased or sold agricultural land in the county are required to report the transaction to FSA within 90 days of the closing. Failure to submit the AFIDA form (FSA-153) could result in civil penalties of up to 25 percent of the fair market value of the property. County government offices, realtors, attorneys and others involved in real estate transactions are reminded to notify foreign investors of these reporting requirements.

#### SUCCESSOR-IN-INTEREST

Many FSA programs will allow payments to be made to heirs or successors when a program participant passes away.

Additionally, contracts in programs such as CRP must be revised to reflect the successor(s) to a deceased participant's interest.

In the event of a FSA program participant's death, it is important that FSA be notified. Entities and joint operations that participate in FSA programs also need to notify FSA if a shareholder or member passes away.

FSA benefits are reported to IRS and maintaining current, accurate records about participants is vital to ensuring that those payments are reported correctly.

#### USDA ANNOUNCES RESULTS FOR 45TH CONSERVATION RESERVE PROGRAM GENERAL SIGN-UP

The U.S. Department of Agriculture (USDA) will accept 1.7 million acres into CRP, nationwide as offered under the 45th Conservation Reserve Program (CRP) general sign-up that ended in June. In Illinois, FSA received 3,299 offers on more than 86,828 acres of land, demonstrating CRP's continuing appeal as one of our nation's most successful voluntary programs for soil, water, and wildlife conservation. Since 2009, USDA has enrolled nearly 12 million acres in new CRP. Currently, there are more than 26.9 million acres enrolled on 700,000 contracts nationwide.

Over the last four years, USDA has set aside significant acreage under CRP's Continuous enrollment programs to target habitat conservation on especially important lands. For example, in March, 2012, President Obama dedicated 1 million acres of CRP to Continuous Enrollment Programs to conserve wetlands, grasslands and wildlife. This year, farmers and ranchers have already offered more than 370,000 acres under Continuous CRP signup.

CRP is a voluntary program that allows eligible landowners to receive annual rental payments and cost-

share assistance to establish long-term, resource-conserving covers on eligible farmland throughout the duration of their 10 to 15 year contracts.

Under CRP, farmers and ranchers plant grasses and trees in fields and along streams or rivers. The plantings prevent soil and nutrients from washing into waterways, reduce soil erosion that may otherwise contribute to poor air and water quality, and provide valuable habitat for wildlife.

In 2012, CRP helped to reduce nitrogen and phosphorous losses from farm fields by 605 million pounds and 121 million pounds respectively.

CRP has restored more than two million acres of wetlands and associated buffers and reduces soil erosion by more than 300 million tons per year. CRP also provides \$2.0 billion annually to landowners—dollars that make their way into local economies, supporting small businesses and creating jobs.

In addition, CRP sequesters more carbon dioxide than any other conservation program in the country, and also reduces both fuel and fertilizer use. Yearly, CRP results in carbon sequestration equal to taking almost 10 million cars off the road.

USDA selected offers for enrollment based on an Environmental Benefits Index (EBI) comprised of five environmental factors plus cost. The five environmental factors are: (1) wildlife enhancement, (2) water quality, (3) soil erosion, (4) enduring benefits, and (5) air quality.

Participants with ranked signup 45 offers will be notified of their offer results, and upon confirmation the accepted offer will be referred to NRCS for conservation plan development. If there are any questions please contact your local FSA Office.

#### HIGHLY ERODIBLE LAND AND WETLAND COMPLIANCE

Compliance with HELC and WC provisions is required to be eligible for most FSA and Natural Resources Conservation Service (NRCS) program benefits. For participants with HEL fields, they must be in compliance with tillage, crop residue, and rotation requirements as specified in the conservation plan. This is nothing new and has been part of overall program policy since 1985. Contact your local FSA office prior to any land clearing or drainage projects to complete Form AD-1026, HELC and WC Certification.

This includes clearing trees or brush, bringing any acreage into agricultural production (even if it was in production

at some point in the past, taken out of production for some reason, and now the desire is to bring it back into production). It is important to note that **wetland compliance violations** can occur in several situations including 1) draining, dredging, filling, leveling, etc. an area determined to be a wetland to the point where producing an agricultural commodity is possible (it is not the act of planting a crop but simply the action of doing the draining, clearing, etc.), 2) improving drainage on land that may be currently in production but is determined to be a farmed wetland (i.e. the acreage was being farmed before 1985 but meets certain criteria and is considered a 'farmed wetland'- these areas may be farmed and maintained in the same manner as long as they are not abandoned but drainage/tiling actions cannot be done that would improve or enhance the system), 3) other actions that result in wetlands being converted. These above examples are different from acreage that is determined 'prior converted' that was cropped before 12/23/85, does not meet farmed wetland criteria, and, therefore, are generally not subject to WC provisions.

On any acreage already identified as being highly erodible land, contact NRCS before doing any tillage (or grazing livestock) if it is not currently written into the conservation plan. These actions could reduce the amount of required residue needed to stay in compliance. In addition, a **sodbusting compliance violation** could occur if you convert native vegetation, pastureland, or any other area for which an HEL determination has not been made by NRCS.

Also, NRCS is required to conduct status reviews on a percentage of farms every year to see if conservation plans are being followed on HEL tracts. If there is not enough crop residue because of tillage operations or livestock grazing, those tracts will likely be found out of compliance. This could result in losing all program payments on all farms in all counties for the affected participants.

Please follow the approved conservation plans and get written permission on anything that will result in a loss of adequate residue or result in sodbusting or swampbusting. Review conservation plans every year and know the rules.

Areas you may think should be easily eligible to be cleared because they are flat and not subject to HELC provisions could be determined to be a wetland and any conversion would then make everyone associated with the area

ineligible for benefits. It is your responsibility to notify FSA and NRCS of intentions to clear ground, improve drainage systems on what may be considered farmed wetlands, deviate from an approved conservation plan on HEL land, etc. BEFORE you do these actions so reviews can be conducted to ensure your eligibility is maintained.

For more information on Highly Erodible Land and Wetland Conservation provisions, contact a FSA County Office or visit the FSA website at [www.fsa.usda.gov](http://www.fsa.usda.gov).

#### ADJUSTED GROSS INCOME

USDA and the Internal Revenue Service have established an electronic information exchange process for verifying compliance with the adjusted gross income (AGI) provisions for farm programs. Written consent is required from each producer or payment recipient for the tax review process. No actual tax data will be included in the report that IRS sends to FSA.

This ensures that payments are not issued to producers whose AGI exceeds certain limits. The limits set in the 2008 Farm Bill are \$500,000 nonfarm average AGI for commodity, price support, and disaster programs; \$750,000 farm average AGI for DCP and ACRE direct payments; \$1 million total farm and nonfarm average AGI for DCP and ACRE direct payments, the 4<sup>th</sup> AGI limitation effective beginning 2012 is \$1 million nonfarm average AGI for conservation programs.

Participants in CCC programs subject to average AGI rules must submit form CCC-933 to their local FSA County Office to avoid interruption of program benefits. This form may be obtained from local FSA and NRCS offices or online at <http://internet.fsa.usda.gov>.

#### ACTIVELY ENGAGED

To be eligible for payments and benefits under specified programs, all program participants, either individuals or legal entities, must provide significant contributions to the farming operation to be considered as "actively engaged in farming." Contributions can consist of capital, land, and/or equipment, as well as active personal labor and/or active personal management. The management contribution must be critical to the profitability of the farming operation and the contributions must be at risk.

Each partner, stockholder or member with an ownership interest must contribute active personal labor and/or active personal management to the farming operation on

a regular basis. The contribution must be identifiable and documentable; as well as separate and distinct from the contributions made by any other partner, stockholder or member.

exception allowed for legal entities, such as corporations, if total direct payments received both directly and indirectly, by the legal entity and its members do not exceed \$40,000.

If any partner, stockholder or member with an ownership interest fails to meet this requirement, program payments will be reduced by the corresponding share held by that partner, stockholder or member. There is an

<b>AUGUST 2013</b>	
<b>90-Day Treasury Bill</b>	<b>.125%</b>
<b>Farm Operating Loans — Direct</b>	<b>1.250%</b>
<b>Farm Ownership Loans — Direct</b>	<b>3.375%</b>
<b>Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher</b>	<b>1.50%</b>
<b>Emergency Loans</b>	<b>2.25%</b>
<b>Farm Storage Facility (7 year)</b>	<b>2.00%</b>
<b>Farm Storage Facility (10 year)</b>	<b>2.625%</b>
<b>Farm Storage Facility (12 year)</b>	<b>2.750%</b>
<b>Commodity Loans</b>	<b>1.125%</b>
<b>Dates to Remember</b>	
<b>December 15, 2013</b>	<b>Deadline to certify 2014 perennial forage and 2014 fall seeded small grains</b>
<b>January 15, 2014</b>	<b>Deadline to certify perennial fruits</b>
<b>Continuous</b>	<b>Continuous Conservation Reserve Program Farm Storage Facility Loans Sign up to conduct business online through E-authentication</b>