



## Crawford County FSA Office **USDA To Issue Annual Program Payments**

3115 State Route 98  
Bucyrus, Ohio 44820

419-562-8936 phone  
419-562-8815 fax

### Hours

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

Final DCP and ACRE payments for 2010 participants will be issued beginning October 12, 2010. Producers who received an advance payment will be paid the balance they are due. Those who did not take an advance will be receiving their full payment amount. These payments will be deposited directly into personal bank accounts, unless you have not provided FSA with a Direct Deposit form, then the payment would be issued by check. ACRE revenue payments are scheduled to be made at a later time. CRP annual rental payments will be issued beginning Oct. 4<sup>th</sup>.

If there are any unearned payments, Commodity Credit Corporation will automatically subtract those amounts from the final Direct and Counter-cyclical Program payments you are about to receive.

For more information on CRP, DCP or ACRE, producers should contact their local FSA office or visit FSA's Website at <http://www.fsa.usda.gov>.

## October 2010

### FSA Financial Services Website

#### County Office Staff

Jim Greve,  
County Executive  
Director

Farm Loan Manager,  
John Varner

Program Technicians,  
Kate Brause, PT  
Gail Walter, PT  
Crystal McCown, PT  
Amy Seward, PT  
Monica Finney, Temp

The Farm Service Agency (FSA) Financial Services website allows producers to generate reports that show both current and historical financial information.

Registered producers may view summary and detail information about specific payments, collections, outstanding debt (excluding loans) and CCC-1099-G. Registered producers may enter their own information to assign a payment to a third party, request that a payment be made jointly to the producer and a third party, or route their program payments to their account at a financial institution.

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

Currently, individual producers who have Internet access and have registered for e-authentication Level 2 may use the FSA Financial Inquiries website. Producers may sign-up for an e-authentication Level 2 Account on the [www.eauth.egov.usda.gov](http://www.eauth.egov.usda.gov) website.

Below are the steps needed to obtain an e-authentication Level 2 Account:

- To obtain a Level 2 Account you must complete a customer profile and submit it online.
- After submitting your customer profile, you will receive a confirmation email, and you must respond to it within 7 days to activate your account.

- Then you must complete the "Identity Proofing" process by visiting a local USDA Service Center and present a photo ID, such as your Driver's License.

The Financial Management Information webpage is <http://www.fsa.usda.gov/fmi>.

### FSA Conservation Loan Program

The Farm Service Agency (FSA) makes and guarantees conservation loans on farms to help conserve our natural resources. The Conservation Loan (CL) Program provides farmers with the credit necessary to implement conservation measures on their land.

The direct CLs loan limit is up to \$300,000 and guaranteed CLs up to \$1,119,000 (amount adjusted for inflation), may be available by applying with lenders working with FSA to obtain a guarantee.

Applicants will work with Natural Resources and Conservation Service (NRCS) Staff to develop a conservation plan. Conservation practices must be approved by NRCS before FSA can provide financing. Examples of conservation practices 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; etc.

For more information on the Conservation Loan program, contact your local FSA office to setup an appointment with a Loan Approval Official. Or visit the Ohio FSA website at: [www.fsa.usda.gov/oh](http://www.fsa.usda.gov/oh) and select the "County Offices" link to locate the nearest FSA office.



## **Paper Check Conversion (PCC) 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 into 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.

## **County Committee Elections**

Be watching your mailbox for your official county office committee election ballot starting early next month. Ballots will be mailed to all eligible voters starting on November 5, 2010. If, for some reason, you don't receive a ballot, feel free to notify the county FSA office.

Completed and signed ballots will be due back in the county office by the close of business on December 6, 2010.

## **Acreage Spot Check Determinations and Notification**

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are an integral part of farm program participation. Acreage spot checks are completed to ensure accurate acreage reports are used in farm program computations.

FSA will conduct spot checks on a selected number of farms in each state. All acreage determinations will be completed using the FSA Geographic Information System official acreages.

After farms are spot checked, a Notice of Determined Acreage will be sent to the farm operator. Producer notifications will be issued by FSA as spot checks are completed. Questions concerning determined acres should be directed to your local FSA office for further explanation.

## Marketing Assistance Loans

A Marketing Assistance Loan (MAL) is available for producers who share in the risk of producing the crop. To be eligible, a producer must maintain continual beneficial interest in the crop from harvest through the earlier of the date the loan is repaid or CCC takes title to the commodity.



Beneficial interest means retaining the ability to make decisions about the commodity; responsibility for loss or damage to the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if the producer regains beneficial interest.

Commodity loan eligibility also requires compliance with conservation and wetland protection requirements; beneficial interest requirements, acreage reporting and ensuring that the commodity meets Commodity Credit Corporation minimum grade and quality standards. For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. The quality of the commodity in farm storage must be maintained throughout the term of the loan.

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.

For more information about the MAL, contact your local FSA office

## USDA Designates 41 Ohio Counties As Primary Natural Disaster Areas Decision Allows Farmers to Apply for USDA Assistance

The U.S. Department of Agriculture designated forty-one Ohio counties as primary agricultural natural disaster areas, making certain farmers and other agricultural producers in the counties eligible for low-interest emergency loans from

USDA's Farm Service Agency (FSA).

The following counties were designated as primary natural disaster areas, due to combined effects of varying periods of excessive rain, flooding, flash flooding, high winds, hail, tornadoes, drought, freeze and frost that occurred from April 1, 2010 through August 3, 2010. Those counties are:

Adams	Geauga	Lorain	Paulding	Van Wert
Ashtabula	Guernsey	Lucas	Perry	Vinton
Athens	Hancock	Medina	Pike	Washington
Auglaize	Henry	Mercer	Putnam	Wood
Brown	Hocking	Miami	Scioto	Wyandot
Clermont	Jackson	Morgan	Seneca	
Crawford	Lake	Muskingum	Shelby	
Fairfield	Lawrence	Noble	Trumbull	
Gallia	Licking	Ottawa	Union	

Counties eligible because they are contiguous to those listed above are:

Allen	Darke	Harrison	Meigs	Sandusky
Ashland	Defiance	Highland	Monroe	Summit
Belmont	Delaware	Huron	Montgomery	Tuscarawas
Champaign	Erie	Knox	Morrow	Warren
Clark	Franklin	Logan	Pickaway	Wayne
Clinton	Fulton	Madison	Portage	Williams
Coshocton	Hamilton	Mahoning	Richland	
Cuyahoga	Hardin	Marion	Ross	

All counties listed above were designated natural disaster areas Sept. 29, 2010, making all qualified farm operators in the designated areas eligible for low interest emergency (EM) loans from USDA's Farm Service Agency (FSA), provided eligibility requirements are met. Farmers in eligible counties have eight months from the date of the declaration to apply for loans to help cover part of their actual losses. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. FSA has a variety of programs, in addition to the EM loan program, to help eligible farmers recover from adversity.

USDA also has made other programs available to assist farmers, including the Supplemental Revenue Assistance Program (SURE), which was approved as part of the Food, Conservation, and Energy Act of 2008; the Emergency Conservation Program; Federal Crop Insurance; and the Noninsured Crop Disaster Assistance Program.

## Electronic Services Available

If a producer has Internet access, program participants can access many services from home 24 hours a day, seven days a week, and receive approval and payment by direct deposit within 48 hours.

To participate in these services, you must meet all program eligibility requirements. Online services have stringent security measures to protect your private information.

To utilize electronic services a producer needs an active USDA eAuthentication Level 2 account, which requires an e-mail address and filling out an online registration form at <http://www.eauth.egov.usda.gov/> followed by a visit to the county office for identity verification.

If you would like assistance establishing your account, just contact your local USDA Service Center.

## Beginning Farmers and Ranchers

FSA has funding 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 that 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;
- Does not own a farm in excess of 30 percent of the county's median farm size; and
- Also, the applicant must meet the loan eligibility requirements of the program to which he/she is applying.

**Note:** All applicants for direct farm ownership loans must have participated in business operation of a farm for at least three years.

To find out more about loans for Beginning Farmer and Ranchers and more basic qualifications required, contact your local FSA county office to setup an appointment with a loan approval official.

### 2011 DCP/ACRE Sign Up Begins

*Producers can call the Crawford County FSA office for appointments to enroll farms into the 2011 DCP/ACRE program at this time. Sign up will continue through June 1<sup>st</sup> 2011. There are no late file provisions.*

### Dates to Remember

Oct. 11	Columbus Day Holiday. <b>FSA Offices Closed.</b>
Nov. 5	County committee ballots mailed to voters.
Nov. 11	Veterans Day Holiday. <b>FSA Offices Closed.</b>
Nov. 20	<b>Last day to apply</b> for coverage for asparagus, blueberries, caneberries, cherries, chestnuts, forage for hay and pasture, grapes, nectarines, peaches, pears, plums, strawberries, honey and maple syrup.
Nov. 25	Thanksgiving Day Holiday. <b>FSA Offices Closed.</b>
Dec. 6	<b>Last day</b> to return voted Ballots in county committee election.
Dec. 24	Christmas Day Holiday. <b>FSA Offices Closed.</b>
Continues	Farm Storage Facility Loan Program.
Continues	Continuous Conservation Reserve program.

Visit our website at:

[www.fsa.usda.gov/oh](http://www.fsa.usda.gov/oh)

### Selected Interest Rates for October 2010

90-Day Treasury Bill	0.125%
Farm Operating - Direct	2.125%
Farm Ownership - Direct	4.375%
Limited Resource	5.000%
Farm Ownership Loans — Beginning Farmer Down Payment	1.500%
Emergency	3.750%
Farm Storage Facility Loan -- 7 year	2.125%
Farm Storage Facility Loan -- 10 year	2.625%
Farm Storage Facility Loan -- 12 year	2.875%
Sugar Storage Facility	3.125
Commodity Loans 1996-Present	1.250

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