

August 2012



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Antrim/Otsego County FSA Updates

DEAR PRODUCERS: Welcome to the new GovDelivery bulletins and updates service from your Antrim/Otsego County FSA office. Note that you are welcome to request to receive bulletins from more than one county and can add or remove individual subscriptions at any time.

Antrim/Otsego County FSA Office

Address:

108 Depot Street
Bellaire, MI 49615

Phone: 231-533-8542

Fax: 231-533-6689

Hours: 8:00AM - 4:30PM

County Executive Director:

Kathy Y Kozlowski

Farm Loan Manager

James Monroe
231-941-0951 (phone)

Program Technicians:

Kathy B Johnson
Kari E Tipton

County Committee (COC)

Roger Bolhuis, Chairman
John Makarewicz, Vice Chair
Anthony Prusakiewicz Jr.,
Member
Daniel Slivinski, Member
Kevin Bary, Member
Deborah Milbocker, Advisor

NAP Coverage

The Non-Insured Crop Disaster Assistance Program (NAP) was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop by providing coverage equivalent to catastrophic (CAT) insurance. Statute limits NAP to each commercial crop or agricultural commodity, except livestock, for which CAT is not available.

The application deadline date for the 2013 NAP coverage for small grains, fall mint, fall speltz and forage crops is September 30, 2012, November 20, 2012 for perennial crops, and December 1, 2012 for honey and maple sap. Producers who already have coverage on 2012 NAP crops may choose to continue coverage on the same crop or crops for 2013, if the applicable service fee is submitted by the application closing date. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crop or crops.

Producers who choose to add a new crop(s) or delete a crop(s) from previous year's coverage or changing crop shares must file a new CCC-471 with signatures and pay the applicable service fee.

Producers with NAP coverage must remember to complete the following to qualify for benefits:

** Timely file acreage reports and keep track of harvested production using acceptable methods. For example, bale weights or other means of determining quantities of hay are required.

** File a "Notice of Loss" within 15 days of when a loss is apparent, due to drought, hail, etc.

For more information on NAP coverage please contact your local Farm Service Agency office.

Highly Erodible Lands and Wetland Compliance

Producers participating in most programs administered by the Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS) are required to abide by certain conditions on any land owned or farmed that is highly erodible or that is considered a wetland.

To be in compliance with the highly erodible land conservation and wetland conservation provisions, producers must agree, that they will not:

- Produce an agricultural commodity on highly erodible land without a conservation system;

- Plant an agricultural commodity on a converted wetland;
- Convert a wetland to make possible the production of an agricultural commodity.

Producers planning to remove fence rows, convert woodlots to cropland, combine crop fields, divide a crop field into two or more fields, install new drainage, or improve or modify existing drainage, must notify the FSA and update Form AD-1026. FSA will notify NRCS and NRCS will then provide highly erodible land or wetland technical determinations.

To get additional information on highly erodible land and wetland conservation compliance contact the FSA office or the NRCS office at a local USDA Service Center. Additional information about conservation programs offered by FSA can be found online at www.fsa.usda.gov/conservation, and information on NRCS programs can be found at <http://www.nrcs.usda.gov>.

Emergency Farm Loans Available

Effective June 29, 2012, the United States Department of Agriculture designated 72 Michigan counties as natural disaster areas.

The counties were designated as natural disaster areas for losses due to the combined effects of blizzards, excessive snow, excessive heat, excessive rain, high winds, hail, freeze, frost, tornadoes, flooding and lightning that occurred January 1, 2012 through May 11, 2012.

Counties in Northwest Michigan included in the designations are Antrim, Benzie, Grand Traverse, Leelanau, Emmet, Charlevoix, Kalkaska, Otsego, and Wexford counties.

The disaster designation makes available low interest (recently reduced to 2.25%) loans to farm operators in the designated area. Farm operators who suffered a 30% loss in crop production caused by the weather conditions and meet other eligibility requirements may qualify for Emergency (EM) loan assistance from FSA.

If you have any questions please call your local FSA office in Bellaire (231) 533-8542, Traverse City (231) 941-0951, or Petoskey (231) 347-2133 or contact the Farm Loan Program staff headquartered in the Traverse City USDA Service Center (231) 941-0951.

The deadline for filing an EM loan application is March 1, 2013.

Over the Counter Channel (OTCnet)

FSA/CCC is moving toward OTCnet, an electronic method for processing customer check Payments. When a check is submitted for payment either in person or through the mail, the check 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.

<http://fms.treas.gov/otcnet/legal.html>

What is OTCnet?

OTCnet is a Web-based online application 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 check be handled?

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.

2012 Dates to Remember

September 1 - NAP sales closing deadline on 2013 value loss crops

September 3 - Office closed for the observance of Labor Day

September 30 - NAP sales closing deadline for 2013 small grains and forage crops

November 15 - Final crop certification date for all 2012 fall seeded small grain (wheat) and perennial forage

November 20 - NAP sales closing deadline for 2013 perennial crops

December 1 - NAP sales closing deadline for 2013 honey & maple sap

USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9450, or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English Federal-relay) or (800) 845-6136 (Spanish Federal-relay).