

WWB RLF Application CONTENTS

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Required Attachments

- **Sources & Uses of Funds Spreadsheet** (separate download from website)
- **Personal Resume & History of the Company** (if existing company)
- **Business Plan**
- **Three-year income and expense projection**
- **Articles of Incorporation**
- **Current Personal Financial Statement** (separate download from website)
- **Letter of Intent from Primary Lender** if applicable
- **Current Credit Report**
- **Current Balance Sheet and YTD P&L Statement for the business**
- **Business Balance Sheets and P&L statements for previous three years**
- **Federal Tax returns for the business for the previous three years**
 - o **If sole proprietorship, partnership, or corporation that does not have audited financial statements.**
- **Assurance Agreement Form RD 400-4**
- **\$100 non-refundable application fee**
- **Statement of collateral** (separate download from website)

I certify that everything I have stated in this application and on any attachments is correct. The Winn-Worth Betco Revolving Loan Fund is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Winn-Worth Betco of any subsequent changes that would affect the accuracy of this Statement. Winn-Worth Betco is further authorized to answer any questions about the Winn-Worth Betco Revolving Loan Fund's credit experience with Applicant(s).

By signing below, each representative of the Applicant declares that he/she has read and understands the statement above.

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Winn-Worth Betco

Revolving Loan Fund Application

BASIC INFORMATION

Name of business: _____

Name of applicant: _____

Address: _____

City, State, Zip Code: _____

Business contact person: _____

Phone: _____

Alternate Phone: _____

E-mail: _____

Federal Tax ID#: _____

(or Social Security # if a sole proprietorship)

D & B DUNS #: _____

(See page 13 for instructions to obtain)

NIACS Code: _____

Other contact(s)/application assistance providers:

Name/Phone: _____

Name/Phone: _____

Type of business: _____

Sole Proprietorship, Corporation, Partnership, Legal Entity, LLC

Date business established: _____

Have you ever filed personal or corporate bankruptcy? _____

If yes, please explain:

APPLICANT QUESTIONS:

Is the **applicant** a United States Citizen or Entity?

Yes/No

Is there any legal action pending against the **applicant**?

Yes/No

Has the **applicant** ever co-signed someone else's liabilities?

Yes/No

Does the **applicant** have any taxes in delinquent status or in dispute?

Yes/No

Are all state and federal income taxes of the **applicant** filed?

Yes/No

Other Business names used by the **applicant** (if any):

USE FOR MULTIPLE OWNERSHIP

Name: _____

Phone: _____

Address: _____

Percentage of Ownership: _____

Name: _____

Phone: _____

Address: _____

Percentage of Ownership: _____

NATURE OF THE LOAN REQUEST

Amount of loan request from WWB (insert from Sources & Uses Worksheet): _____

Total Project Cost (insert from Sources & Uses Worksheet): _____

New Business: **Yes/No**

Business Expansion: **Yes/No**

Collateral offered: _____

Number of jobs retained: _____

Number of jobs created: _____

Number of jobs total: _____

(Note: application is for a maximum of \$10,000/job)

Average Wage Per Hour: _____

JOB CREATION & RETENTION

Job 1 Title: _____

Starting Hourly Rate: _____

Hours per week: _____

Number of jobs created with this title: _____

Job 2 Title: _____

Starting Hourly Rate: _____

Hours per week: _____

Number of jobs created with this title: _____

Job 3 Title: _____

Starting Hourly Rate: _____

Hours per week: _____

Number of jobs created with this title: _____

Job 4 Title: _____

Starting Hourly Rate: _____

Hours per week: _____

Number of jobs created with this title: _____

Job 5 Title: _____

Starting Hourly Rate: _____

Hours per week: _____

Number of jobs created with this title: _____

Job 6 Title: _____

Starting Hourly Rate: _____

Hours per week: _____

Number of jobs created with this title: _____

Job 7 Title: _____

Starting Hourly Rate: _____

Hours per week: _____

Number of jobs created with this title: _____

BENEFITS PROVIDED

Health Insurance? **Yes/No**

Dental Insurance? **Yes/No**

Retirement Plan? **Yes/No**

Portion of premium paid by employee: _____

Portion of premium paid by employee: _____

Describe: _____

Is family coverage available? **Yes/No**

Is family coverage available? **Yes/No**

QUESTIONS

Will you agree to make a conscientious effort to hire your employees from this area when possible, paying particular attention to displaced farm families, the underemployed and the unemployed in the county?

☐ Yes ☐ No

Will any current employees lose their jobs if this project is not approved?

☐ Yes ☐ No

Explain why our assistance is needed and why it is not feasible to obtain assistance elsewhere (i.e., specific reasons why the project could not be or would not be accomplished without our assistance).

DESCRIPTION

Is this company willing to give preference in hiring to low- and moderate-income persons?

☐ Yes ☐ No

Are you related to the current Director of Winn-Worth Betco, current officer of the Winn-Worth Betco Loan Review Committee member for the Revolving Loan Fund, or the Marketing Director/Office Assistant of Winn-Worth Betco?

☐ Yes ☐ No

CERTIFICATION TO BE SIGNED BY APPLICANT

The undersigned, duly authorized officers of Applicant, hereby certify that the filing of this application was duly authorized by its Board of Directors (or governing body), that the statements made in the foregoing application and in all exhibits and documents submitted in connection therewith are true and correct to be the best information and belief of the undersigned and are submitted as a basis for the loan.

Likewise, the undersigned has willfully furnished this confidential information to Winn-Worth Betco for the purpose of applying for a loan. I understand that this information will be reviewed by RLF staff. I further understand that this information will become available to the WWB Revolving Loan Fund Review Committee. I further authorize RLF staff to be in contact with those individuals and institutions involved in the proposed project.

In addition, the undersigned also acknowledges that the loan applicant will be responsible for all "out of pocket" expenses such as, but not limited to, attorney fees, abstract charges, filing fees, appraisals and environmental reviews.

NAME OF APPLICANT

(Individual, general partner, trade name, corporation, or political subdivision)

By: _____

Date: _____

Printed Name: _____

Title: _____

Attest by: _____

Printed Name: _____

Title: _____

RIGHT TO FINANCIAL PRIVACY ACT OF 1978

-NOTICE-

This Act is designed to protect your right to financial privacy. This is notice to you, as required by the Right to Financial Privacy Act of 1978, of Winn-Worth Betco's access right to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institution participating in this loan or loan guaranty in connection with your loan application. The law provides that the access rights continue for the term of any approved loan without further notice as long as Winn-Worth Betco retains any interest in the loan.

ACKNOWLEDGEMENT

I (We) certify that I (we) have read this notice and that I (we) have been given a copy of it.

Business Name: _____

By: _____
(Name and Title)

Date: _____

Proprietor, Partners, Principals and Guarantors

Date: _____ (Signature) _____

Date: _____ (Signature) _____

Date: _____ (Signature) _____

Date: _____ (Signature) _____

TO: Winn-Worth Betco

Re: Small and emerging private business enterprise

To be eligible for Revolving Loan Funds from the Rural Business Enterprise Grant (RGE) program, I understand that our business must meet the following definition of a “Small and Emerging Private Business Enterprise”:

“Any private business which will employ 50 or fewer employees and has less than \$1 million in projected gross revenues.”

For the purposes of the RBE Program, gross revenue is defined as revenue of a business before deductions for any purpose, except for sales returns. In the case of a manufacturing or merchandising business, gross revenue means gross profit) i.e., gross sales or gross receipts less cost of goods sold).

Revenue for a given period consists of the inflow of cash and receivables from sales made in that period. Also, earnings on investments, such as interest earned on a bank savings account or on a government bond and the dividends received through ownership of capital stock, are part of the gross revenue.

Based on the projected revenue/profit from the “Business Plan” or the attached documentation, I certify that _____ meets this definition and is eligible to receive funds from the Revolving Loan Fund.

(Owner)

(Date)

(WWB Staff)

(Date)

NONDISCRIMINATION STATEMENT

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, sex, religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA.

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.), should contact the Agency (State or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, (AD-3027) found online at: http://www.ascr.usda.gov/complaint_filing_cust.html, and at any USDA office, or write a letter addressed to USDA and provide in the letter all of the information requested in the form.

To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov. This institution is an equal opportunity provider.

IMPORTANT NOTICE

DATA COLLECTION INFORMATION

The following information is requested by the Federal Government to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants based on visual observation or surname.

Ethnicity:

- ☐ Hispanic or Latino
- ☐ Not Hispanic or Latino

Sex:

- ☐ Male
- ☐ Female

Race: (Mark one or more)

- ☐ White ☐ Black or African American
- ☐ American Indian/Alaska Native ☐ Asian
- ☐ Native Hawaiian or Other Pacific Islander

Information provided by:

- ☐ Borrower
- ☐ Lender

Free Resources for Small Business

The Small Business Administration: www.sba.gov

USDA Rural Development Programs: www.rurdev.usda.gov

The Small Business Development Centers in Iowa: www.iabusnet.org

**The Following Pages Provide
Information Regarding the
Revolving Loan Fund
How to Organize a Business Plan
and How to apply for a DUNS #.**

Requirements and Limitations When Applying for a WWB Revolving Loan

Applicants of the RLF will be required to meet their financial needs from other resources and commercial financial institutions whenever possible. The RLF will be used to finance application needs that cannot be met from the above resources. *The RLF applicant will be required to provide a 50% match for the amount requested from the RLF as well as meet the criteria listed below.*

- Loans made from the RLF typically will **not be less than \$5,000**.
- Loans can be amortized over the lesser of **seven years** or the life of the security.
- The interest rate will typically range from 1-2 points below the prime rate. The loan committee will determine the rate.
- Security shall consist of the best lien available on real estate, equipment, inventory, etc. The Loan Committee may require personal guarantees and/or co-signers.
- RLF loans will not be used to pay off any previous debt. Refinancing construction financing is an exception to this rule.
- The Loan Committee may require written feasibility studies, business plans, market studies, etc. as appropriate for the business type.
- Loan requests can be made for **\$10,000 per FTE job** created or retained.
- **A DUNS#** is required for approval of an application. See attached for directions on obtaining a DUNS# if you do not already have one.

Planned projects to be financed may include but not limited to:

- Project must be **physically located in Worth and/or Winnebago counties**.
- Acquisition and development of land, easements, and right-of-way.
- Construction, conversion, enlargement, repairs, or modernization of buildings (including facade repairs), plants, machinery, equipment, access streets and roads, parking areas, utilities, and pollution control and abatement facilities.
- Loans for startup operating cost and working capital.
- Technical assistance for private business enterprises.

Limitations on loans from the RLF:

- Will not be used to produce agriculture products through growing, cultivation, and harvesting either directly or through horizontally integrated livestock operations except for commercial nurseries, timber operations, or limited agricultural production related to technical assistance projects.
- RLF funds will not be used to finance comprehensive area-wide type planning. This does not preclude the use of grant funds for planning for a given project.
- RLF funds will not be used to fund a part of a project which is dependent on their funding unless there is a firm commitment of the other funding to ensure completion of the project.
- Loans will not be made unless there is a reasonable prospect that the applicant meets the definition of “small and emerging private business enterprise” defined as “any private business that will employ **50 or fewer** new employees and has **less than \$1 million in projected gross revenues**”.
- At least 51% of the outstanding interest in the applicant must be owned by those who are either citizens of the US or reside in the US after being legally admitted for permanent residence.
- Applications by members of the Loan Committee and their immediate family members shall be ineligible for funding.

BUSINESS PLAN OUTLINE

Please answer all applicable items in the order listed. If an item is not applicable, list the item as "N/A" in the order listed in your business plan.

I. Executive Summary of the Company and Project

II. Brief History of Business

- A. Describe the past operation of the business and/or the events leading to its creation
- B. Current or proposed ownership
- C. Number of employees, average wage, benefit, and training package

III. Market Analysis and Strategy

- A. Description of current buyers and target markets (provide verification of purchase orders, contracts, etc., which relate to reasons for the loan request)
- B. Competition
- C. Pricing
- D. Distribution
- E. Advertising
- F. Sales promotion

IV. Products

- A. Description of product line
- B. Proprietary position of patents, copyrights, legal and technical considerations
- C. Comparison to competition

V. Manufacturing Process

- A. Materials
- B. Production methods

VI. Describe the Project

- A. Describe the project to be undertaken and timeline
- B. Has the project started? If yes, please explain
- C. Break down the # of new employees to be hired within next 24 months including average wage
- D. Include construction blueprints and/or a list of equipment to be purchased as part of the project. If contractor, architect, or equipment vendor have been selected, please include information on that business.

VII. Financial Statements

- A. Sources/Uses Statement for the project
- B. Monthly cash flow analysis for next 12 months
- C. Profit and Loss Statement: last three years and current quarter (if existing business), plus two-year projection (three-year if new business)
- D. Balance Sheet: last three years and current quarter (if existing business), plus two-year projection (three-year if new business)
- E. Schedule of existing business debt including outstanding balance, interest rate, term, maturity date, and collateral on all existing debt

VIII. Statement of Proposed Collateral

A detailed list of all collateral offered, its value, and security position by funding source

IX. Resumes and Personal Financial Statements

Include resumes of all principals as well as current, dated, and signed personal financial statements on all principals with a significant financial interest in this business.

X. Commitment Letters

Include Commitment letters from banks or others which state the terms and conditions of their participation.

XII. Affiliates

Description of any affiliates or subsidiaries of business or principals requesting assistance, as well as balance sheets and income statements for past two fiscal years on such affiliates or subsidiaries.

XIII. Appraisals/Proposed Lease/Purchase Options or Agreements

An independent appraisal may be required for any real estate which is a subject of the proposed financing or which is offered as a major source of collateral to secure the loan. Also include copies of existing or proposed lease(s), purchase options or agreements, or any other financial arrangements.

IXV. Partnership Certificate of Authorization or Corporate Certificate of Authority and Incumbency

Include minutes of the corporate meeting adopting this certification, where applicable.

XV. Other Required Documents

- A. Copy of last year's submitted business income tax statement (if existing business)
- B. Copy of last year's submitted personal income tax statement
- C. Articles of Incorporation (or Organization if L.L.C.)
- D. Bylaws
- E. Written verification from primary lender that project could not be funded from commercial sources – either due to underwriting guidelines, rates and/or term.
- F. Evidence of payment of last quarter's payroll tax (if existing business)
- G. Evidence of Worker's Compensation insurance coverage (if existing business)

Step-by-Step Process to Register with iUpdate and obtain a DUNS Number

The DUNS number is a unique nine-character identification number provided by the commercial company Dun & Bradstreet (D&B).

1. Click or copy the following link to your browser <http://fedgov.dnb.com/webform>
2. Click on “Begin D-U-N-S Search / Request Process” at the top of the left-hand tool bar
3. In the “Search” screen select “United States of America” (It will be at the top of the list) from the drop-down list and click “Continue”
4. In the “iUpdate – Webform Page” click on “Continue to iUpdate” arrow at the bottom of the screen
5. In iUpdate, locate the center box titled “Find DUNS or Request new DUNS” and click on the “Start Now” button
 - You must successfully complete 4 easy steps to access iUpdate. You can follow the status bar at the top of the page to manage your progress.
6. You must first make sure your company is not already on file. In the “Company Look-up” screen, please enter your Business Name, City and State and click the “Search” button.

Company Look-up

Having trouble finding your company? Follow the below tips:

- Remove symbols from your search criteria. Example – if your company name is D & K GLOBAL ENTERPRISES remove the “&” sign from your search
 - Avoid any type of punctuation marks
 - Only enter the first word or two of the business name. Sometime less search criteria is better
 - Avoid abbreviations if not specifically part of the legal company name
 - If the company name carries the proper name of an individual, only enter Last Name of the individual in the “Business Name” section
 - Exclude corporate status designations in the “Business Name” section. (i.e. - Inc., Corp, LLC, Co. etc.)
 - If you locate your Business but the address is from a previous location, select that record as you can alter the address and other information once you are registered.
7. If you do not locate your company, click on the “Request a D-U-N-S Number” arrow at the bottom of the screen
 8. You will now be in the New D-U-N-S Registration Process. Two **IMPORTANT NOTES**:
 - **PERSONAL** information is required at this step to validate your **PERSONAL** identity and eliminate fraudulent activity. **Do not** enter your **company address** as your registration will **fail**.
 - Please ensure you see the ReCaptcha box at the bottom of the screen. If you do not have the ReCaptcha box, you will need to return to Step 8. When you get the box “Do you want to view only the webpage content that was delivered securely?” Click the “No” button.

Step 1 - Personal Information

This information is required at this step to validate your **PERSONAL** identity. **Do not enter your company address** as your registration will fail.

- Legal First Name and Legal Last Name:
- Ensure you enter **your** Legal First Name and Legal Last Name. Examples – What is your name on your Driver's License, Mortgage, Mailing Address, etc.
- Avoid the use of nicknames, initials, and suffixes such as JR, SR, II, etc.
- Enter **your** current physical **home** address.
- Home Telephone:
- What telephone number do you most commonly use as your **Home Telephone Number?** (i.e. your cell phone is used as your Home telephone number)

Step 2 – Company Info.

- Complete the company information sections. This will provide us the data necessary to build your D-U-N-S Number.

Step 3 – Review Details

- Review your company details. If correct proceed to Step 4.

Step 4 – Request Confirmation

- Click the “Submit” button to complete your request.

Note: Under normal circumstances the DUNS is issued within 1-2 business days when using the D&B online process.

It is recommended that you go directly to the D&B website to register for your DUNS number; however, you may call D&B at 1-800-333-0505 for assistance. If calling in:

- Enter option “2” to register your business for Federal Assistance, then
- Enter option “1” for Federal Registration.
- A service representative will answer and may suggest optional “products” to purchase – remember, obtaining a DUNS number is FREE for all entities doing business with the Federal Government.

Equal Employment Opportunity is THE LAW

Private Employers, State and Local Governments, Educational Institutions, Employment Agencies and Labor Organizations

Applicants to and employees of most private employers, state and local governments, educational institutions, employment agencies and labor organizations are protected under Federal law from discrimination on the following bases:

RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN

Title VII of the Civil Rights Act of 1964, as amended, protects applicants and employees from discrimination in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment, on the basis of race, color, religion, sex (including pregnancy), or national origin. Religious discrimination includes failing to reasonably accommodate an employee's religious practices where the accommodation does not impose undue hardship.

DISABILITY

Title I and Title V of the Americans with Disabilities Act of 1990, as amended, protect qualified individuals from discrimination on the basis of disability in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment. Disability discrimination includes not making reasonable accommodation to the known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or employee, barring undue hardship.

AGE

The Age Discrimination in Employment Act of 1967, as amended, protects applicants and employees 40 years of age or older from discrimination based on age in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment.

SEX (WAGES)

In addition to sex discrimination prohibited by Title VII of the Civil Rights Act, as amended, the Equal Pay Act of 1963, as amended, prohibits sex discrimination in the payment of wages to women and men performing substantially equal work, in jobs that require equal skill, effort, and responsibility, under similar working conditions, in the same establishment.

GENETICS

Title II of the Genetic Information Nondiscrimination Act of 2008 protects applicants and employees from discrimination based on genetic information in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment. GINA also restricts employers' acquisition of genetic information and strictly limits disclosure of genetic information. Genetic information includes information about genetic tests of applicants, employees, or their family members; the manifestation of diseases or disorders in family members (family medical history); and requests for or receipt of genetic services by applicants, employees, or their family members.

RETALIATION

All of these Federal laws prohibit covered entities from retaliating against a person who files a charge of discrimination, participates in a discrimination proceeding, or otherwise opposes an unlawful employment practice.

WHAT TO DO IF YOU BELIEVE DISCRIMINATION HAS OCCURRED

There are strict time limits for filing charges of employment discrimination. To preserve the ability of EEOC to act on your behalf and to protect your right to file a private lawsuit, should you ultimately need to, you should contact EEOC promptly when discrimination is suspected:

The U.S. Equal Employment Opportunity Commission (EEOC), 1-800-669-4000 (toll-free) or 1-800-669-6820 (toll-free TTY number for individuals with hearing impairments). EEOC field office information is available at www.eeoc.gov or in most telephone directories in the U.S. Government or Federal Government section. Additional information about EEOC, including information about charge filing, is available at www.eeoc.gov.

Employers Holding Federal Contracts or Subcontracts

Applicants to and employees of companies with a Federal government contract or subcontract are protected under Federal law from discrimination on the following bases:

RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN

Executive Order 11246, as amended, prohibits job discrimination on the basis of race, color, religion, sex or national origin, and requires affirmative action to ensure equality of opportunity in all aspects of employment.

INDIVIDUALS WITH DISABILITIES

Section 503 of the Rehabilitation Act of 1973, as amended, protects qualified individuals from discrimination on the basis of disability in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment. Disability discrimination includes not making reasonable accommodation to the known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or employee, barring undue hardship. Section 503 also requires that Federal contractors take affirmative action to employ and advance in employment qualified individuals with disabilities at all levels of employment, including the executive level.

DISABLED, RECENTLY SEPARATED, OTHER PROTECTED, AND ARMED FORCES SERVICE MEDAL VETERANS

The Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended, 38 U.S.C. 4212, prohibits job discrimination and requires affirmative action to employ and advance in employment disabled veterans, recently separated veterans (within

three years of discharge or release from active duty), other protected veterans (veterans who served during a war or in a campaign or expedition for which a campaign badge has been authorized), and Armed Forces service medal veterans (veterans who, while on active duty, participated in a U.S. military operation for which an Armed Forces service medal was awarded).

RETALIATION

Retaliation is prohibited against a person who files a complaint of discrimination, participates in an OFCCP proceeding, or otherwise opposes discrimination under these Federal laws.

Any person who believes a contractor has violated its nondiscrimination or affirmative action obligations under the authorities above should contact immediately:

The Office of Federal Contract Compliance Programs (OFCCP), U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210, 1-800-397-6251 (toll-free) or (202) 693-1337 (TTY). OFCCP may also be contacted by e-mail at OFCCP-Public@dol.gov, or by calling an OFCCP regional or district office, listed in most telephone directories under U.S. Government, Department of Labor.

Programs or Activities Receiving Federal Financial Assistance

RACE, COLOR, NATIONAL ORIGIN, SEX

In addition to the protections of Title VII of the Civil Rights Act of 1964, as amended, Title VI of the Civil Rights Act of 1964, as amended, prohibits discrimination on the basis of race, color or national origin in programs or activities receiving Federal financial assistance. Employment discrimination is covered by Title VI if the primary objective of the financial assistance is provision of employment, or where employment discrimination causes or may cause discrimination in providing services under such programs. Title IX of the Education Amendments of 1972 prohibits employment discrimination on the basis of sex in educational programs or activities which receive Federal financial assistance.

INDIVIDUALS WITH DISABILITIES

Section 504 of the Rehabilitation Act of 1973, as amended, prohibits employment discrimination on the basis of disability in any program or activity which receives Federal financial assistance. Discrimination is prohibited in all aspects of employment against persons with disabilities who, with or without reasonable accommodation, can perform the essential functions of the job.

If you believe you have been discriminated against in a program of any institution which receives Federal financial assistance, you should immediately contact the Federal agency providing such assistance.

“EEO is the Law” Poster Supplement

Employers Holding Federal Contracts or Subcontracts Section Revisions

The Executive Order 11246 section is revised as follows:

RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, NATIONAL ORIGIN

Executive Order 11246, as amended, prohibits employment discrimination based on race, color, religion, sex, sexual orientation, gender identity, or national origin, and requires affirmative action to ensure equality of opportunity in all aspects of employment.

PAY SECRECY

Executive Order 11246, as amended, protects applicants and employees from discrimination based on inquiring about, disclosing, or discussing their compensation or the compensation of other applicants or employees.

The Individuals with Disabilities section is revised as follows:

INDIVIDUALS WITH DISABILITIES

Section 503 of the Rehabilitation Act of 1973, as amended, protects qualified individuals with disabilities from discrimination in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment. Disability discrimination includes not making reasonable accommodation to the known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or employee, barring undue hardship to the employer. Section 503 also requires that Federal contractors take affirmative action to employ and advance in employment qualified individuals with disabilities at all levels of employment, including the executive level.

The Vietnam Era, Special Disabled Veterans section is revised as follows:

PROTECTED VETERANS

The Vietnam Era Veterans’ Readjustment Assistance Act of 1974, as amended, 38 U.S.C. 4212, prohibits employment discrimination against, and requires affirmative action to recruit, employ, and advance in employment, disabled veterans, recently separated veterans (i.e., within three years of discharge or release from active duty), active duty wartime or campaign badge veterans, or Armed Forces service medal veterans.

Mandatory Supplement to EEOC P/E-1 (Revised 11/09) “EEO is the Law” Poster:

If you believe that you have experienced discrimination contact OFCCP: 1-800-397-6251 | TTY 1-877-889-5627 | www.dol.gov.



United States Department of Agriculture

AND JUSTICE FOR ALL



In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity.

To file a program discrimination complaint, a complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online at www.usda.gov/sites/default/files/documents/usda-program-discrimination-complaint-form.pdf, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to USDA by:

mail:

U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410; or

fax:

(833) 256-1665 or (202) 690-7442;

email:

program.intake@usda.gov.

This institution is an equal opportunity provider.

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correo postal:

U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410; o´

fax:

(833) 256-1665 o´ (202) 690-7442;

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