

APPENDIX A (TO THE PREAMBLE)--RELATED SERVICES LIST¹

| Authorized Institutions | Type of Service | Description ² | Special Conditions |
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| ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA, SC | Estate Planning Service | Providing information and assistance concerning development of estate plans. Does not include providing legal counsel or advice or executing the estate planning documents. | |
| ACB, FCB, BC, ACA, PCA, FLBA, FLCA, SC | Fee Appraisal Service | Providing real and personal property appraisals and evaluations. (Note: appraisals done in conjunction with making or servicing System loans are not considered related services for the purpose of this regulation.) | |
| ACB, FCB, BC, ACA, PCA, FLBA, FLCA, SC | Recordkeeping Service (including Agrifax®) | Providing record keeping systems tailored to recipients' needs. | |
| ACB, FCB, BC, ACA, PCA, FLBA, FLCA, SC | Tax Planning and Preparation | Preparing tax returns and assisting recipients in understanding tax implications of alternative management decisions and strategies. | |
| ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA, SC | Farm Business Consulting | Assisting with business planning for on-farm or aquatic operations. Includes such activities as assisting individuals in defining business goals, identifying management problems, and formulating or analyzing alternative strategies for achieving goals. Institution personnel may not be involved in making management decisions. | Institutions must have procedures in place to eliminate or, where appropriate, effectively manage conflicts of interest between the credit and business consulting functions. |
| ACB (Title III), BC, SC | Cooperative Business Consulting | Providing consulting services to cooperatives or other eligible recipients to assist management and directors in making business decisions. May include educational seminars, development of computer services, business analysis, feasibility studies, and activity coordination (e.g., coordination of activities on mergers or formation of joint ventures). Institution personnel may not be involved in making management decisions. | Institutions must have procedures in place to eliminate or, where appropriate, effectively manage conflicts of interest between the credit and business consulting functions. |
| ACB (Title III), BC | Foreign Currency Exchange | Providing foreign currency exchange services necessary to individual transactions that may be financed under Title III, section 3.7(b) of the Farm Credit Act of 1971, as amended. | Subject to the criteria under 12 CFR 614.4900. |
| ACB (Title III), BC | Financial Risk Management for Customers | Providing risk management products that enable customers to hedge interest rate risk inherent in their balance sheets. Limited to the following derivative products: <ul style="list-style-type: none"> • Interest rate swaps, caps, collars and floors; • Forward rate agreements; and • Exchange-traded and over-the-counter interest rate options on eligible interest rate futures contracts | (1) Interest rate swaps should be included with the borrower's total debt when calculating lending limits under 12 CFR part 614, subpart J. For swaps where the bank keeps an offsetting position, it must include the credit risk of the swaps with the borrower's total debt when calculating lending limits. |