RUTHERFORD COUNTY FARMERS' MARKET 2024 TOKEN ACCEPTANCE AND REIMBURSEMENT TRAINING



The Rutherford County Farmers' Market Token Program is supported by Rutherford County and must follow all rules set forth by the United States Supplemental Nutrition Program (SNAP). All RCFM producers are required to accept tokens that are issued by our information booth/ token table. SNAP tokens are stamped with **red ink**, while Credit and Debit tokens are stamped with **green ink**. Customers paying with tokens may select food products just as any other customer. The individual (s) staffing the Vendor's booth will tally the prices of the selected products and inform the purchaser of the total.

It is a violation of the law for a vendor to exchange SNAP tokens with another vendor. Credit/Debit Tokens (RED)







CREDIT/DEBIT TOKENS

Credit and Debit Tokens are stamped with green ink and can be used to purchase **any item in the market**. They come in increments of \$5 and are equivalent to cash. Change in cash may be given for purchase made with green tokens. Sales tax should be applied, as appropriate, for items purchased with green tokens.

Producers selling at the RCFM may not refuse service to any customer who intends to purchase foods because they are using tokens. The quantity, quality, and price of foods purchased with tokens must be at least equal to that for cash customers. Producers may not charge sales tax on items purchased using SNAP tokens. They cannot accept tokens as a deposit or pre-payment for product to be delivered later and may not accept tokens as payment on a credit account for past purchases.

SNAP TOKENS

The SNAP tokens (red ink) are issued in \$1 and \$.25 amounts. As per government regulation, **no cash (bills or coins) change is given in an SNAP purchase.** If the purchase does not equal an even amount, the food stamp user may elect to pay the change amount in cash or coin or may add or subtract items to equal a whole dollar amount. The RCFM does not regulate prices that producers charge for their products, but producers may choose to discount the purchase amount to equal a \$.25 amount. For example, a producer may choose to accept \$1.25 in SNAP tokens for a \$1.35 purchase. Producers cannot charge a SNAP customer more, as in taking \$1.25 in tokens for a \$1.10 purchase. SNAP customers may opt to pay a remaining balance in cash at any time. If customer pays with \$1 tokens, the producer can give change in \$.25 tokens. If a SNAP paying customer selects several items and among them are items not allowed through SNAP regulations, only the allowed foods can be purchased using tokens. Therefore, the producer must inform the customer of the SNAP total and the cash total separately.

It is a violation of the law for a vendor to accept SNAP tokens for non-approved items.

SNAP approved items:

- fruits and vegetables
- bread and cereal
- potted or fresh cut herbs
- canned goods
- meat and eggs
- dairy products
- nuts, seeds, plants that produce fruits or vegetables

SNAP non-approved items:

- beverages to be consumed on site
- pet foods
- bath products, crafts
- hot foods
- foods to be consumed on site
- ornamental plants

Misuse/abuse of SNAP tokens by a vendor is grounds for dismissal from the RCFM.





REDEEMING TOKENS FOR REIMBURSEMENT

Producers must submit any tokens to the market management daily (in their blue bank bag). Be sure to record the number, and value, of tokens you collected on your gross sales slip, and place the slip in your bag. Each bag of tokens will be calculated, and a reimbursement receipt will be in seasonal vendor's bag the next market day. Daily vendor's reimbursement receipts will be available in the market office and can be picked up during the season. Be sure to keep your receipt for your records. Rutherford County will reimburse producers with a check each pay period (pay periods are listed in the chart below). Checks will be mailed to the vendor's address on file. If you have any questions, do not hesitate to ask RCFM staff. We also encourage you to review the Retailer Training Guide provided by the USDA at: https://www.fns.usda.gov/fmnp/wic-farmersmarket-nutrition-program. *Please keep the contract details and reimbursement schedule for your records. *

2024 RCFM TOKEN REIMBURSEMENT		
Pay Period Start	Pay Period End	Check Mailed Week Of:
10-May	17-May	20-May
21-May	31-May	3-Jun
4-Jun	14-Jun	17-Jun
18-Jun	28-Jun	1-Jul
2-Jul	12-Jul	15-Jul
16-Jul	26-Jul	29-Jul
30-Jul	9-Aug	12-Aug
13-Aug	23-Aug	26-Aug
27-Aug	6-Sep	9-Sep
10-Sep	20-Sep	23-Sep
24-Sep	4-Oct	7-Oct
8-Oct	18-Oct	21-Oct
22-Oct	25-Oct	28-Oct

REPORTING SALES IS REQUIRED OF ALL ROFM VENDORS.

RCFM VENDOR GROSS SALES WHO REIMBURSEMENT CHECK SHOULD BE WRITTEN TO:

Name: Name of vendor OR Business Name

MONTH & DAY Market Date:

EXACT AMOUNT_GROSS SALES

ALL VENDORS MUST REPORT ACCURATE GROSS SALES DAILY TO AVOID SUSPENSION FROM THE MARKET.

INCLUDE ALL FORMS OF PAYMENT: electronic, cash & Tokens. This information is needed to secure funding. Sales information is not shared or reported.

RUTHERFORD COUNTY FARMERS' MARKET

VENDOR TOKEN REIMBURSEMENT VALUE

Token Values: Red \$ Not # Green \$ Not #

ONLY ACCEPT RED TOKENS ON APPROVED ITEMS DO NOT GIVE CHANGE OR EXCHANGE

*FOOD TRUCK OR ARTISAN VENDOR:

TOKEN TOTAL \$VALUE OF TOKENS

DO NOT ACCEPT RED TOKENS TOKENS to be turned in daily.

Record value totals for red and green tokens. Vendor will be contacted if there is a discrepancy over \$5.

PLEASE FILL OUT CORRECTLY & PRINT NEATLY*** ***EXAMPLE

REPORTING SALES IS REQUIRED OF ALL ROFM VENDORS. RCFM VENDOR GROSS SALES Barbara's Baked Goods

Market Date: May 10th

315.56 **GROSS SALES**

ALL VENDORS MUST REPORT ACCURATE GROSS SALES DAILY TO AVOID SUSPENSION FROM THE MARKET.

INCLUDE ALL FORMS OF PAYMENT: electronic, cash & Tokens. This information is needed to secure funding. Sales information is not shared or reported.

RUTHERFORD COUNTY FARMERS' MARKET

VENDOR TOKEN REIMBURSEMENT

Token Values: Red \$ 17

ONLY ACCEPT RED TOKENS ON APPROVED ITEMS DO NOT GIVE CHANGE OR EXCHANGE

*FOOD TRUCK OR ARTISAN VENDOR: DO NOT ACCEPT RED TOKENS

TOKEN TOTAL 52

Green \$ 35

TOKENS to be turned in daily. Record value totals for red and green tokens. Vendor will be contacted if there is a discrepancy over \$5.

Programs in agriculture and natural resources, 4-H youth development, family and consumer sciences, and resource development. University of Tennessee Institute of Agriculture, U.S. Department of Agriculture and county governments cooperating. UT Extension provides equal opportunities in programs and employment.

THE RUTHERFORD COUNTY FARMERS' MARKET IS A PRODUCER ONLY MARKET

RCFM will retain this signed agreement in our files.

Please keep the contract details and reimbursement schedule for your records.

I completed the 2024 Token Acceptance and Reimbursement Training. I have read and understand the requirements of the EBT token program for the Rutherford County Farmers' Market. I understand that by not complying with these rules I am jeopardizing the ability of the entire market to accept EBT. I understand that by not complying I risk being expelled from the program and the RCFM.

Vendor-Producer Name (please print clearly)	
Vendor-Producer Business	
Vendor-Producer Signature	
	Date: