

HFM Market Currency Program Agreement

Hillsboro Farmers' Markets, Inc. (HFM) offers a market currency program designed to increase vendor sales by increasing community food access. Customers can purchase tokens at the HFM Information Booth or bring program coupons directly to vendors. Each program has a specific money source and regulations for use. All participating vendors are required to fully understand and participate in the market currency program.

CURRENCY DISTRIBUTED AT HFM INFORMATION BOOTH

\$5 Debit/Credit Red Tokens

- Customers purchase \$5 red tokens with credit or debit cards at the HFM Information Booth
 - There is a fee for customers when purchasing Red tokens
- Considered the same as cash and can be used for any purchases within the market
- All vendors are required to take red tokens
- Change must be given

\$1 EBT SNAP Food Green Tokens

- SNAP/EBT customers purchase \$1 green tokens with an Oregon Trail Card at the HFM Information Booth
- All vendors with eligible products are required to take green tokens
- No change can be given for green tokens
- Any misuse of these tokens is fraudulent and is grounds for immediate suspension from the HFM markets. Misuse includes:
 - Accepting green tokens for an ineligible product
 - Accepting green tokens and then use them at an authorized vendor's booth for purchases
 - Using green tokens as change
- Green tokens **can** be used on: fruits, vegetables, meat, fish, poultry, eggs, dairy products, processed food to be taken home (bread, cereals, popcorn, baked goods), seeds, plants intended for growing food.
- Green tokens **cannot** be used on: alcoholic beverages, ready to eat foods, flowers, vitamins, medicines, nonfood items (merchandise, pet foods, soaps, paper products, household supplies)

\$2 Double Up Food Bucks (DUFB)

- HFM provides a SNAP Match program for customers purchasing tokens with their EBT card
- Farmers with an eligible product must accept DUFB
- They are in \$2 increments, no change may be given, and expire at year-end
- DUFB can be accepted at all participating markets: <https://doubleuporegon.org/dufb-markets/>
- Double Up Food Bucks **can** be used on: fruits, vegetables, mushrooms, beans, herbs, veggie starts
- Double Up Food Bucks **cannot** be used on: meats, cheese, dairy, eggs, bread, processed food, ready to eat foods, alcohol, plants, non food items

\$1 SNAP Match/Food Access Black Tokens

- All vendors with eligible products are required to take black tokens
- Black tokens **can** be used on: fruits, vegetables, mushrooms, meat, fish, poultry, eggs, dairy products, processed food to be taken home (bread, cereals, popcorn, baked goods), seeds, plants intended for growing food
- Black tokens **cannot** be used on: alcoholic beverages, ready to eat foods, flowers, vitamins, medicines, nonfood item (merchandise, pet foods, soaps, paper products, household supplies)

\$1 Sponsored Match Blue Tokens (Veterans Match)

- Blue tokens are provided to Veterans who show their Veterans ID card with a purchase of a \$5 red token
 - The match is up to \$10
- Blue tokens are considered the same as cash and may be used for any purchases within the market
- No change may be given

\$1 Event Purple Tokens

- Purple tokens are provided during special events and through our kid's programs
- Purple tokens are considered the same as cash and may be used for any purchases within the market
- All vendors are required to take purple tokens
- No change may be given

CURRENCY DISTRIBUTED DIRECTLY TO CUSTOMERS

FARM DIRECT NUTRITION PROGRAM (WIC & Senior Vouchers)

- WIC/FDNP vouchers are provided directly to customers and given to farmers enrolled in the program
- All farmers with eligible products are required to enroll:
<https://www.oregon.gov/oha/PH/HEALTHYPEOPLEFAMILIES/WIC/FDNP/Pages/Resources-for-Farmers-and-Markets.aspx>
- Vouchers may be used to purchase only
 - Unprocessed Fruit
 - Unprocessed Vegetables
 - Herbs
- They are in \$4 increments and no change can be given
- They expire November 30th

FARM FRESH COUPONS

- Farm Fresh Coupons are distributed directly to customers
- Customers redeem the \$20 vouchers at the HFM Information Booth for SNAP Match/Food Access Black tokens. Vendors are not able to accept the coupons directly
- Coupons expire at the end of the season

VENDOR REIMBURSEMENT

- Each day, vendors will count the tokens by color/type, complete a token in turn form, place them in their vendor envelope, and document their day's sales of tokens on their gross sales sheets. The envelopes must be turned in before the end of the market.
 - The yellow receipt is for the vendor, the white receipt for the market
 - Please note that other markets use similar-looking tokens. HFM cannot reimburse vendors for tokens from other markets.
- The HFM office will count all tokens and will send a note if there are any discrepancies
 - If discrepancies occur, tokens are recounted by another staff member to verify the amount
- Checks will be issued to vendors semi-monthly
- Checks will only be able to be made out to the Vendor Business Name or Primary Contact as listed in ManageMyMarket
 - Vendors may not request checks written in a different business name than what's listed in ManageMy Market
- Vendors are responsible for confirming the address on the check is the correct mailing address.
 - Final checks that are returned to the HFM due to an incorrect address must be picked up at the office or market by the vendor
- Checks will be held for vendors with an outstanding balance

HFM MARKET CURRENCY PROGRAM VENDOR AGREEMENT

Initial each of the statements below, acknowledging your responsibility in complying with the HFM Market Currency Program.

_____ I have read and understand HFM Token System Guide

_____ Initial the statement that pertains to your product category:

_____ **FARM & AGRICULTURAL VENDORS:** I acknowledge that I am a **Farm Vendor** and must accept **Red, Green, Black, Blue,** and **Purple tokens, Double Up Food Bucks (DUFb), and WIC/FDNP Vouchers**

_____ I will not accept green DUFb for non food producing plants, meats, cheese, or eggs

_____ I will not accept WIC/FDNP Vouchers for processed fruits or vegetables, meats, cheese, eggs, or plants

_____ **PROCESSED FOOD VENDORS:** I acknowledge that I am a **Processed Food Vendor** and may accept **Red, Green, Black, Blue,** and **Purple tokens**

_____ I will not accept tokens Green or black tokens for any ready to eat, pet food, vitamins, or alcoholic items

_____ **READY TO EAT VENDORS:** I acknowledge that I am a **Ready to Eat Vendor** and must accept **Red, Blue,** and **Purple** tokens

_____ **ARTISAN AND CRAFTERS:** I acknowledge that I am an **Artisan and Crafter** and must accept **Red, Blue,** and **Purple** tokens

_____ I understand that any misuse of the tokens is considered fraudulent, jeopardizes HFM program participation, and is cause for immediate suspension

_____ I understand that it is my responsibility to train my staff on HFM's Market Currency Program

_____ I understand USDA may change regarding SNAP item eligibility and will follow HFM staff notices and directions.

I, _____ on behalf of my business, _____ agree to abide by the rules described herein as they relate to the processing of market currency transactions. I/We agree to follow all USDA SNAP rules, as outlined in the HFM Token System Guide. I/We understand that the HFM Board has the right to remove vendors from the market who do not comply with these rules.

Vendor

Date

DBA or Business Name

HFM Staff Initial