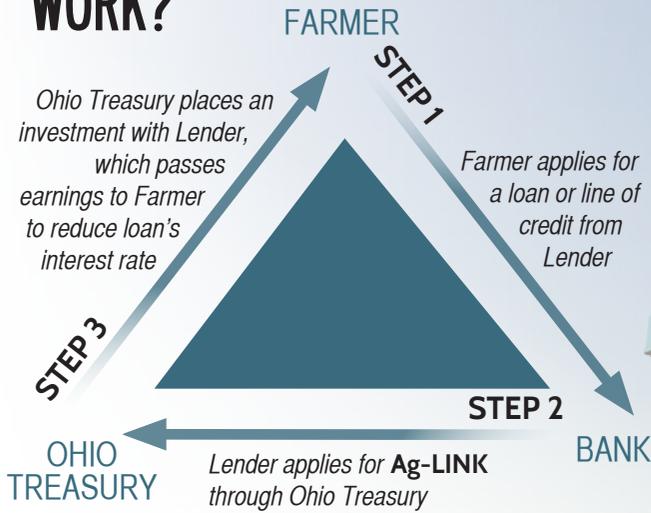


HOW DOES AG-LINK WORK?



Banks or Farm Credit Lenders make credit decisions



Treasury makes strategic investments



Ohio Farmers enjoy reduced-rate financing

At the State Treasurer's office, our Economic Development Department is dedicated to supporting initiatives that bring economic advantages to Ohioans. For more than 25 years, Ag-LINK has been increasing opportunities for Ohio's farmers to operate and thrive by offering a reduced rate on operating loans and credit lines.

Why Ag-LINK?

- 1 in 7 Ohio residents are connected to the agriculture industry
- Agriculture contributes \$93 billion annually in Ohio's economy



OBTAIN A REDUCED RATE ON YOUR OPERATING LOAN

Ag-LINK Features:

- Annual program
- Interest rate reduction on up to \$150,000
- Simple user-friendly online application



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WHAT IS AG-LINK?

Every year before the planting season, many farmers finance their operating costs for feed, seed, fertilizer and fuel. **Ag-LINK** can help offset the impact of these costs. Through **Ag-LINK**, the State Treasurer's office partners with eligible banks and Farm Credit Lenders on an annual basis to provide reduced interest rates for farmers.

Ag-LINK allows Ohio farmers to apply for an interest rate reduction on new or existing loans or lines of credit up to \$150,000. Applications are accepted on an annual basis from January through March. If an eligible farmer's application is accepted, the Treasurer places an investment with a lender for one year. In turn, the lender lowers the interest rate on the farmer's loan.

THE STEP-BY-STEP PROCESS

- Farmer seeks approval for a loan or line of credit from an eligible bank or Farm Credit Lender
- Lender approves the loan or line of credit and establishes an interest rate with the farmer
- Lender submits an online **Ag-LINK** application to the Treasurer's office between January and March
- Treasury's Department of Economic Development evaluates the applications and approves funds based on economic need
- Treasury establishes the amount of the interest rate reduction
- Treasury purchases an investment with the lender for one year
- Lender agrees to lower the farmer's rate for one year according to the established rate reduction
- Farmer receives interest rate reduction as early as mid-April
- Farmer may apply for the **Ag-LINK** program annually

For a list of eligible lenders, please call the State Treasurer's office at 1-800-228-1102, option #3 or visit www.ohiotreasurer.gov.



AM I ELIGIBLE?

Eligible applicants encompass a wide variety of businesses within the farming community. **Ag-LINK** applies to farmers, including but not limited to traditional farming, aquaculture, livestock, orchards and hydroponics. Contact the State Treasurer's office to determine if your farm operations qualify for **Ag-LINK**.

Farmers must:

- Be organized for profit
- Have headquarters and 51% of operations maintained in Ohio
- Obtain an operating loan or line of credit from a participating bank or Farm Credit Lender
- Use the loan exclusively for agricultural purposes
- Agree to comply with all program and bank regulations



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