



- Lower payments mean more working capital remains in your business.
- Easier to cover operating costs like payroll, inventory, or marketing.

### Buckeye Business Advantage Requirements:



Is headquartered in Ohio;

Is at least 51% domiciled in Ohio;

Must have 150 or fewer employees, at least 51% of whom are residents of Ohio;

Is organized for profit;

Must use the loan exclusively for business purposes; and

Must agree to comply with all program and financial institution requirements.

## BUCKEYE BUSINESS ADVANTAGE

Get started today!

Applications are accepted by participating Ohio financial institutions.



[www.ohiotreasurer/buckeyebusinessadvantage](http://www.ohiotreasurer/buckeyebusinessadvantage)



For Program Questions:

Office of the Ohio Treasurer

Phone: 1-800-228-1102

Email: [CDprograms@tos.ohio.gov](mailto:CDprograms@tos.ohio.gov)

Website: [www.ohiotreasurer/buckeyebusinessadvantage](http://www.ohiotreasurer/buckeyebusinessadvantage)



ROBERT SPRAGUE  
OHIO TREASURER

## BUCKEYE BUSINESS ADVANTAGE



Reduced-Rate Loans to Help Ohioans Start or Grow Their Business

From home-based businesses to small manufacturers, *Buckeye Business Advantage* helps Ohio entrepreneurs start, grow, and succeed.



ROBERT SPRAGUE  
OHIO TREASURER



## Take Advantage of Lower Rates, and Bigger Possibilities

Ohio's great entrepreneurial spirit has led to incredible innovations from the first airplane, cash register, and traffic signal to large scale successful businesses based right here in the Buckeye State. We know that growth starts at home, and you need flexible capital to start or expand your small business.

*Buckeye Business Advantage* gives Ohio entrepreneurs an edge by offering reduced interest rates on small business loans.

Whether your company is just starting out or you're ready to take operations to the next level, *Buckeye Business Advantage* can help you achieve success with your small business.

By helping small business owners through *Buckeye Business Advantage*, the Ohio Treasurer's office is working to lay the groundwork for the state's future economic success.

## Business Loans Don't Have to Be Complicated



### How *Buckeye Business Advantage* Works

- The small business owner selects and works directly with a participating financial institution for a business loan.
- The loan officer at the participating financial institution submits an online *Buckeye Business Advantage* application on behalf of the small business owner.
- The Ohio Treasurer's office reviews the *Buckeye Business Advantage* application, and if all eligibility criteria are met, the application is approved.
- Once the *Buckeye Business Advantage* application is approved, and on an agreed date, the Ohio Treasurer's office deposits funds with the financial institution at a below-market interest rate.
- The financial institution reduces the small business borrower's loan interest rate in conjunction with the offsetting deposit by the Ohio Treasurer's office.

### To Find Your Participating Financial Institution Visit:

[www.ohiotreasurer/buckeyebusinessadvantage](http://www.ohiotreasurer/buckeyebusinessadvantage)

