ECONOMIC DEVELOPMENT PROGRAMS

JOSH MANDEL
STATE TREASURER OF OHIO

Ag-LINK Lender Instructions and Guidelines

To Log-in the First Time:

1. Visit and bookmark the site: www.aglink.ohio.gov.
2. If first time login, select the "Banker Login" followed by "Create a Banker Account." You will be asked to provide basic contact information to create your login account.
3. If you already have a login, enter your email address and password, or if you need a new password select the "Forgot Password" link and follow the directions. You will receive your new password within a few minutes.
4. If you created a new account, reset your password, or just want to set a new password for 2014 open enrollment, click on the User Profile tab and follow the directions.
    - Remember, your password must meet the following requirements:
        - Minimum of 8 characters
        - Alpha numeric

Dates to Remember

- Each year a new schedule for the open enrollment and lender action dates is posted on the Ag-LINK website in December prior to the New Year.
- Please be sure to check these dates and call the number given in that schedule to contact the Ohio Treasurer Economic Development Team for assistance.

Lender User Profile

- Your email address is also your username and cannot be changed on an individual user ID. If you leave your current banking institution, a new user ID must be created.

    NOTE: Your username is linked to a specific bank and is directly connected with the funding process and thus linked to the applications processed for that bank. Our records management requires we maintain this historical data and is why our process requires you to create the new profile.
- If you are replacing or taking over any current-year open applications, email aglink@tos.ohio.gov with your request. The Treasurer's office will review and update the lender records and open applications.
- Banks can have multiple lenders submit applications. Applications are linked to the submitting lender and can only be seen by the submitting lender and the Bank Contact user level. If you need to know who that/those contact(s) are please email us.

- If your bank is not listed or any information is invalid, please contact the Treasurer's office by phone using the number provided at the end of this document or any of our other materials. The Treasurer's office will confirm and update records or enroll the banking institution in the program.

  NOTE: Any State of Ohio depository bank can apply and participate in the linked deposit programs. Once the bank profile is created by the Treasurer's office, individual bankers can create a user profile. To establish a Bank Contact level user profile the banker must create a standard profile and then request the profile permissions from the Treasurer's office.
- To obtain a list of all lenders associated with an individual bank, please contact the Treasurer's office by phone using the number provided.

Lender Functions Summary

- Applications can be cloned, created, saved, submitted and modified throughout the application period.
- TIME SAVER! - Ten years of application history is available for lenders to search and view. All prior year applications and any current year applications that are not in a status of Submitted or Incomplete are in a View Only status but can be used to create a clone application to save you data entry time. Be sure to use the most recent application to minimize editing needs and be sure to update fields as needed to keep these records current.

  NOTE: If the record you select to view will not display, please try another older record. If none will display you may have to enter the entire application this year and be able to reuse it next year. We have had some reports of this issue and are working to correct it; however we do not wish to delay an application. Please proceed to process your applicants and report this issue to us by providing the applicants first and last name. Thank you.
- To search and view active and previous (view only) applications, click on Ag-LINK **View Applications** and then choose one of the buttons below:
  - **View/Edit Active Application:** Select View to see the online application in current status. Once you are viewing the active (editable) application, you can edit and update the application, continue to the next page of the application to request funding and Submit the request, or exit the application without saving changes to the active application.
  - **View Past Applications:** If your applicant has completed a prior application with the same bank, you can select their application from the list, and then select the Clone Application button to copy the previous application information into a new application. The application will start you at the Qualifications, just as with a new application. Once qualification is confirmed, the applicant associated with the

prior application will display. You can Submit the application unless information needs to be changed or updated (Hint: you would need to change items like number of years the applicant has used the program), or you can edit the application as needed and then Submit. The application will be completed using the same guidelines as a new, non-cloned/copied application.
    - **New Application:** Select New Application to open a new application for the current year funding.
- Application Status will be incomplete until the application is submitted.
- Incomplete applications can be modified until the end of the application period, but must be submitted before the period ends to be considered for approval.
- Additional statuses apply later in the process: Approved, Rejected, Accepted and Funded. More information on those statuses will be provided later in this document.

Qualifications

- Applications must pass preliminary qualifications in order to continue with the submission process. TIME SAVER! This eliminates having to fill out the whole application, only to find out that the applicant did not qualify for participation in the Ag-LINK program.

Application

- Once submitted, an application can still be modified if needed. Simply select the record, then View. Any changes must be saved and will be updated on the Submitted application.
- You will receive a confirmation email with each new submission, containing additional information on what happens next and the dates to remember for the current year. Each subsequent modification to the application will be reflected on screen at the time of the update. No additional emails will be sent.

Application Section: Applicant

- Once the qualification criteria is entered and confirmed, you can select the applicant from the database (to clone the application for the new enrollment period) or add a new applicant record.
- To edit an existing applicant, you must first select Edit at the bottom of the page, in order to enable the fields for modification. Edit will apply to all other applications matching the applicant.

Application Section: Farming Operation Information

- Multiple Agricultural products can be selected. If your product is not listed, select other and enter a description.
- Special circumstances should be selected only if they apply to the applicant/organization.
- Certification of agricultural business must be confirmed before you can continue.

- Select Cancel to leave the application (the application will not be saved), Continue to proceed with the application or Save and Exit to leave and save the application. You can complete the application at a later time.

  NOTE: All required fields must be completed before you can Save and Exit or Continue.
- Once submitted, the application can still be modified if needed. Any changes must be saved and will automatically be updated on the Submitted application.

Application Section: Lender Section

- Select the appropriate interest rate option:
  - Prime
  - Specified
  - Prime + specified percentage.
- Select one option for the Statement of Benefit.
- The certification of financial institution must be confirmed before you can Submit.
- To modify an existing application, select Edit at the bottom of the page. Make required changes and Save.
- Select Cancel to leave the application (the application will not be saved), Continue to proceed with the application or Save and Exit to leave and save the application. You can complete the application at a later time.
- All required fields must be completed before you can Save and Exit or Continue.
- Once submitted, the application can still be modified if needed. Any changes must be saved and will automatically be updated on the Submitted application.

Please feel free to contact the State Treasurer's Economic Development Department at (800) 228-1102 or aglink@tos.ohio.gov with any questions.