



# ag-LINK

OBTAIN A REDUCED RATE  
ON YOUR OPERATING LOAN



BROUGHT TO YOU BY  
**JOSH MANDEL**  
STATE TREASURER OF OHIO

# WHAT IS AG-LINK?

Many Ohio farmers struggle with the high cost of borrowing operating funds for their businesses each year. 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. Every year before the planting season, many farmers finance their operating costs for feed, seed, fertilizer and fuel. Ag-LINK helps offset the impact of these costs.

Ag-LINK allows Ohio farmers to apply for an interest rate reduction on new or existing loans or lines of credit up to \$100,000. 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
- Farmer and lender submit an 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 lending institutions and an Ag-LINK application, please call the State Treasurer's office at 1-800-228-1102 or visit [www.ohiotreasurer.gov](http://www.ohiotreasurer.gov).



## AM I ELIGIBLE?

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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.

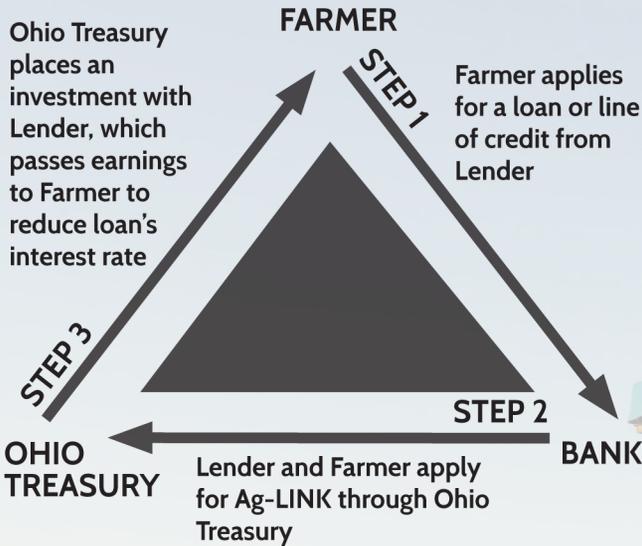
Farmers must:

- 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

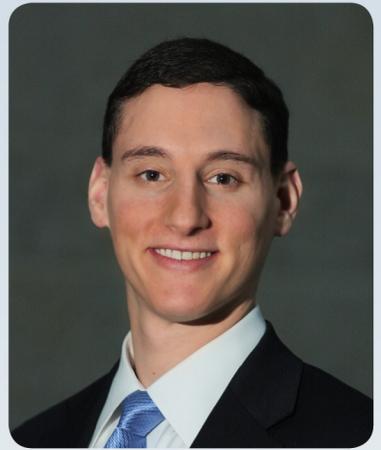


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**STATE TREASURER OF OHIO**

# HOW DOES AG-LINK WORK?



## A MESSAGE FROM JOSH



As State Treasurer of Ohio, I am dedicated to fiscal leadership and I support initiatives that bring economic advantages to Ohioans. In an effort to save farmers money and promote a stronger Ohio, I am proud to sponsor Ag-LINK.

Agriculture is one of Ohio's most important industries. It employs one-in-seven Ohioans and pumps \$98 billion into our economy each year. 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. It is important that Ohio farmers receive the help they need to offset the risks of rising fuel costs, unpredictable weather and variable market prices.

Since the beginning of Ag-LINK, over \$2.8 billion in reduced-rate financing has helped over 39,000 farmers. To apply for Ag-LINK, please contact our office by calling 1-800-228-1102, option #3 or visit [www.ohiotreasurer.gov](http://www.ohiotreasurer.gov).

Sincerely,

Josh Mandel  
State Treasurer of Ohio



Banks or Farm Credit Lenders make credit decisions



Treasury makes strategic investments



Ohio Farmers enjoy reduced-rate financing

VISIT [WWW.OHIOTREASURER.GOV](http://WWW.OHIOTREASURER.GOV)  
OR CALL 1-800-228-1102