



# ag-LINK

**Agricultural** Linked Deposit Program



**SAVE MONEY,  
LOWER RATES  
THROUGH  
AG-LINK**



A PROGRAM BY:

**ROBERT SPRAGUE**  
OHIO TREASURER

## WHAT IS AG-LINK?

Farm operators, agribusinesses, and agricultural cooperatives can receive up to a 3% interest rate reduction on new or existing operating loans. The program helps offset the impact of operational costs including feed, seed, fertilizer, fuel, and equipment.

By supporting Ohio's agricultural community and job creators, Ag-LINK is helping to drive economic development in the Buckeye State.

## HOW DO I QUALIFY?

Participants **MUST**:

- Have headquarters and 51% of operations maintained in Ohio
- Use the loan exclusively for agricultural purposes
- Agree to comply with all program and financial institution regulations

*\* Veterans Preference Available*

LEARN MORE AT:

**OHIOTREASURER.GOV/AG-LINK**



## HOW DOES IT WORK?

**1**

After the loan officer submits the online Ag-LINK application on behalf of the applicant, the Ohio Treasurer's office begins the review process.

**2**

If all eligibility criteria are met, the application is approved and scored based on the applicant details.

**3**

Upon request, the Ohio Treasurer's office will purchase an investment for the same amount as the loan at a below market rate.

**4**

The financial institution uses the interest generated to offset the interest rate reduction.

LEARN MORE AT:

**[OHIO TREASURER.GOV/AG-LINK](http://OHIO TREASURER.GOV/AG-LINK)**



## **HOW DO I GET STARTED?**

1. Visit **[ohiotreasurer.gov/Ag-LINK](http://ohiotreasurer.gov/Ag-LINK)** for more information and to view a list of participating financial institutions (including those in the Farm Credit System).
2. Apply for an operating loan or line of credit at the participating financial institution.
3. After loan terms are determined, the loan officer completes a simple online application on behalf of the applicant.

## **CONTACT US**

CALL:

**1-800-228-1102**

EMAIL:

**[AGLINK@TOS.OHIO.GOV](mailto:AGLINK@TOS.OHIO.GOV)**

LEARN MORE AT:

**[OHIOTREASURER.GOV/AG-LINK](http://OHIOTREASURER.GOV/AG-LINK)**