



A PROGRAM BROUGHT TO YOU BY:
JOSH MANDEL
STATE TREASURER OF OHIO

Agricultural Linked Deposit Program (Ag-LINK)

The Ag-LINK program provides reduced-rate financing to Ohio farmers to help offset the high cost of annual operating funds.

The Agricultural Linked-Deposit program (Ag-LINK) is sponsored by State Treasurer Josh Mandel. In an effort to help Ohio farmers offset the high costs of operating funds, Ag-LINK provides an interest rate reduction on loans or lines of credit up to \$100,000. This program applies to farmers, including but not limited to traditional farming, aquaculture, livestock orchards and hydroponics. Ag-LINK has been increasing opportunities for Ohio farmers to operate and thrive for more than 25 years. As a result, Ag-LINK has helped more than 40,000 farmers receive reduced-rate financing on approximately \$2.8 billion dollars. State Treasurer Josh Mandel is proud to support Ohio's farmers through Ag-LINK.

How Do Farmers Qualify?

Eligible recipients must meet the following criteria:

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

What is the process?

- Visit www.ohiotreasurer.gov to find a list of eligible banks and review the application schedule
- Farmer applies and is approved for a loan or line of credit up to a maximum of \$100,000 through an participating bank or Farm Credit Lender
- Farmer and lender fill out and 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

Ag-LINK accepts applications on an annual basis from January to March.

Visit www.ohiotreasurer.gov or call 1-800-228-1102, option #3.