



Ag-LINK Lender Instructions and Guidelines

Dates to Remember

- Each December prior to the New Year a schedule for open enrollment and lender action events are posted on the [Ag-LINK website](#) (see graphic below).
- Please be sure to check current schedule dates, and call the contact the Treasurer of Ohio State (TOS) Economic Development Team for assistance.

Access online Economic Development Linked Deposit Portal:

1. We recommend you visit and **bookmark this site:** <http://www.tos.ohio.gov/aglink>:

Economic Development / Ag-LINK SHARE THIS

ECONOMIC DEVELOPMENT

GrowNOW

Ag-LINK >

ReEnergize Ohio

Renew & Rebuild Ohio

ECO-Link

SaveNOW

Ag-LINK

2015 SCHEDULE DEPOSITORY BANKS ELIGIBILITY

BANKER LOGIN

Every year before the planting season, many Ohio farm operators and other agriculture businesses seek to finance their operating costs for feed, seed, fertilizer and fuel. This program can help offset the impact of these up-front costs by providing an interest rate reduction on a ag operation loan or line of credit from eligible banks and Farm Credit Lenders in partnership with the Ohio Treasurer of State Ag-LINK program.

How does Ag-LINK work?

Through Ag-LINK, Ohio farm operators and other

ag-LINK
OBTAIN A REDUCED RATE
ON YOUR OPERATING LOAN

2. **Select the banker login button** to access the Linked Deposit Portal login page:

ECONOMIC DEVELOPMENT PROGRAMS

[Programs](#) [GrowNOW](#) [ReEnergize OHIO](#) [Ag-LINK](#) [ECO-Link](#)

Banker Login

Email Address:

Password:

Keep Me Logged In

[Forgot Password?](#)

To create, view and update your application(s) online; login to the left with your Email Address and Password.

If you do not have an account already, you will need to: [Create a Banker Account](#)

Questions? Please contact our Economic Development office:

- (800) 228-1102, option 3
- economicdevelopment@tos.ohio.gov






3. **If you already have a login**, enter your email address (User ID) and password.
4. If you have a login but need a new password, select the **“Forgot Password”** link and follow the directions. You will receive your new password by email within a few minutes.
 - o Your password must meet the following requirements:
 - Minimum of 8 characters
 - Alpha numeric
5. **To change your current password** after a successful login, use the **“Profile”** link that displayed in the menu on the top of the web page after you have logged in. Then follow the on screen directions.

Banker Dashboard Welcome GrowNOW@tos.ohio.gov [Profile](#) | [Logout](#) | [Public Site Home](#) [Reset System Settings](#)

Dashboard

ACTIVE APPLICATION

Filter By Status: << All Statuses >> Include Past Applications

GrowNOW Applications	0	View Applications	+Add New
ECO-Link Applications	0	View Applications	+Add New
ReEnergize Ohio Applications	0	View Applications	+Add New
Ag-LINK Applications	0	View Applications	+ Add New

6. For **new users**, select the “Banker Login” followed by “Create a Banker Account.” You will be asked to provide basic contact information to create your login account (Hint: It will save you data entry later by filling out all fields). **Important Note:** The email address you enter in the form must be your official bank email address.

Create An Account

GENERAL INFORMATION

First Name

Last Name

Phone

Address

Address 2

City State Zip
 Ohio

ACCOUNT DETAILS

Email

Confirm Email

Password

Confirm Password

BANK & PROGRAM DETAILS

Bank

Lender User Profile fields:

- Your email address is also your username and cannot be changed for an individual user ID. If you leave your current banking institution for another, or if your bank name or email address changes, 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, including the user ID, and is why our process requires you to create the new profile if your email address changes.

- Each financial institution 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” whose user level provides broader access for funding. If you do not know who your bank contact(s) are please email us for that information.

Lender User Profile fields (cont.):

- If your bank is not listed as an [eligible](#) or is not listed as a [participating bank](#), or any information post on our website for your bank is invalid, please contact the Treasurer's office by phone using the number provided at the end of this document or on the website. The Treasurer's office will confirm and update the record.

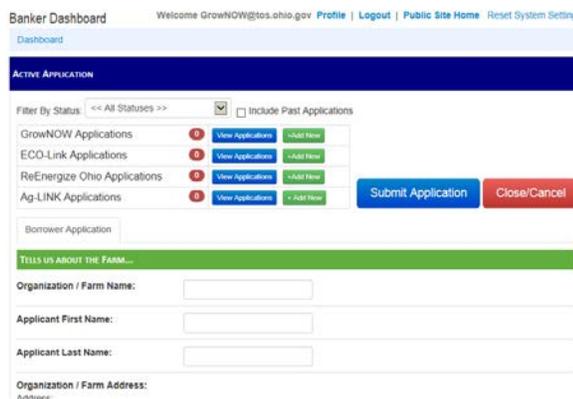
NOTE: Any State of Ohio bank can apply and participate in the linked deposit programs after they have [become a depository bank](#). Once the bank profile is created by the Treasurer's office, individual bankers can create a user profile on the web site as stated above. To establish a Bank Contact level user profile that can view all applications for the bank, the banker must create a standard banker profile first, and then request the upgraded 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, or email using the information provided at the end of this document.

Application Process

- Applications can be cloned, created, submitted, and modified throughout the open enrolment period (generally between mid-January and mid-March each year, [see online schedule for current year](#)).
- **New Applications:** Select  to open a blank application for the current year program. You must fill out all required fields of the application and submit (save) it to retain the application. You can continue to access and edit the content of each application as needed until the applications are accepted by TOS.

NOTE: The  button for Ag-LINK is only available/visible in the Dashboard during the open enrolment period. When selected a blank application form will display:



The screenshot displays the 'Banker Dashboard' interface. At the top, it says 'Welcome GrowNOW@tos.ohio.gov' with links for 'Profile', 'Logout', 'Public Site Home', and 'Reset System Settings'. Below this is a 'Dashboard' header and an 'ACTIVE APPLICATION' section. A filter dropdown is set to '<< All Statuses >>' with an 'Include Past Applications' checkbox. A table lists application types: 'GrowNOW Applications', 'ECO-Link Applications', 'ReEnergize Ohio Applications', and 'Ag-LINK Applications'. Each row has 'View Applications' and '+ Add New' buttons. A 'Submit Application' button is visible next to the Ag-LINK row. Below the table is a 'Borrower Application' section with a green header 'TELL US ABOUT THE FARM...'. It contains input fields for 'Organization / Farm Name', 'Applicant First Name', 'Applicant Last Name', and 'Organization / Farm Address: Address:'.

- **View Applications:** To view and sort active and archived (view only) applications click on Ag-LINK [View Applications](#), there are two ways to use this feature:

- **View/Edit Active Applications:** The displayed applications (if any) are for the current year, select [View](#) on each record to display and edit the active online application. You can sort the applications using the column headers, scroll, and if more than 50 applications in queue there are page selectors at the bottom of the page.

NOTE: You can access and edit all submitted applications until TOS accepts the applications (this will not normally happen till after the open enrollment period ends, usually in early April). Once the application has been accepted by the Treasurer’s Office, there will be a new request funding tab for each application.

Banker Dashboard Welcome GrowNOW@tos.ohio.gov [Profile](#) | [Logout](#) | [Public Site Home](#) [Reset System Settings](#)

Dashboard

ACTIVE APPLICATION

Filter By Status: Include Past Applications

GrowNOW Applications	0	View Applications	+Add New
ECO-Link Applications	0	View Applications	+Add New
ReEnergize Ohio Applications	0	View Applications	+Add New
Ag-LINK Applications	0	View Applications	+Add New

[+ New Application](#) [View Past Applications](#)

Application #	Bank	Lender Name	Participant	County	Loan Amount	Status	Req. Fund Date	
Fra2014121500000	TESTING - TOS ED Portal Test Bank - Do not use as a Bank	GrowNOW@tos.ohio.gov	Brand New NewFarmOp	Franklin	\$125,000.00	Applied for Pending Allocation on 04-02-2015	N/A	View Withdraw

- **(Clone) View Archived Applications (read only):** If your applicant has completed an application in prior year(s) with the same financial institution, you can view a list by selecting [View Past Applications](#). Once displayed, you can select and clone applications using the [Clone Application](#) button.

[+ New Application](#) [Done / Cancel](#)

Bank	Lender Name	Participant	Status	Date Created	
TESTING - TOS ED Portal Test Bank - Do not use as a Bank	GrowNOW@tos.ohio.gov	Brand New NewFarmOp	Applied for	12-15-2014	Clone Application

Cloning is a major **TIME SAVER!** This feature will copy the previous application information into a new application form. Edit the application data as needed and then submit it just like you do for a new application (*Hints:* You may need to change items like number of years the applicant has used the program, their email, cell number, line of credit amount, interest rate, or you may be using an application that contains most of the details you need and are creating an

application for a new participant by editing the borrower contact information. Up to 10 years of past application history is available).

NOTE: If the record you select to view will not display, please try the next record listed. Please proceed to enter and process your applicants if you have trouble with the cloning feature, and report this issue to us by email, and providing the applicant's first and last name.

- 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 Form Section Information:

Application Section: Applicant Information (*Tell us about the Farm*):

- If this an Ag business but not a farm the Organization Name is required, however for Farms this is only required if the farm is incorporated as a business and this will be the entity used as the signer for the loan or line of credit.
- The operation/owner email address is very important and is used to send a notification of the application approval and loan terms. Please do not use a group mail address in this field.

Application Section: Qualification Criteria

- If any answers to the questions in this section (e.g.: Headquartered in Ohio?), are "No" the applicant is not eligible.
- The application will not allow submission if the applicant is not qualified.
- Knowingly falsifying the application in any way may result in criminal charges.

Application Section: Farming Operation Information

- Special Circumstances selection is optional if none apply.
- If you miss a required field they will be indicated with red instructional text to assist in making corrections to the application.
- Select the appropriate interest rate option:
 - **Prime** (with zero or no entry for interest rate), this is used when only the prime rate at the time funding is requested will be used.
 - **Specified percentage** (without Prime selected is used when the rate will be below the Prime rate, or when the rate has been locked in regardless of the Prime rate changes for the specified time period in the loan terms offered by the bank.
 - **Specified percentage + Prime**. Used when the rate will be a set percentage above the prime rate even if it fluctuates prior to the funding request.

Application Section: Lender Section

- If you have not filled out all your optional information in your login profile, you will have a number of blank fields in this section. Go to your “Profile” link and add the missing data to improve data entry efficiency.

**Contact the State Treasurer’s Economic Development Department
at (800) 228-1102 or aglink@tos.ohio.gov with any questions.**