



Ag-LINK Lender Instructions and Guidelines

Review the schedule for the open enrollment process and lender action events posted on the [Ag-LINK website](#) (see graphic below).

Accessing the online Economic Development Linked Deposit Portal

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

A screenshot of the Ag-LINK website. The page has a header "Economic Development / Ag-LINK" and a "SHARE THIS" button. A left sidebar lists "ECONOMIC DEVELOPMENT" programs: GrowNOW, Ag-LINK >, ReEnergize Ohio, Renew & Rebuild Ohio, ECO-Link, and SaveNOW. The main content area features the "Ag-LINK" title, three buttons for "2015 SCHEDULE", "DEPOSITORY BANKS", and "ELIGIBILITY", and a blue "BANKER LOGIN" button. Below these is a paragraph explaining the program: "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." Below the paragraph is the heading "How does Ag-LINK work?" and the start of a sentence "Through Ag-LINK, Ohio farm operators and other". To the right is a vertical banner with the Ag-LINK logo and the text "OBTAIN A REDUCED RATE ON YOUR OPERATING LOAN" over an image of a man in a field.



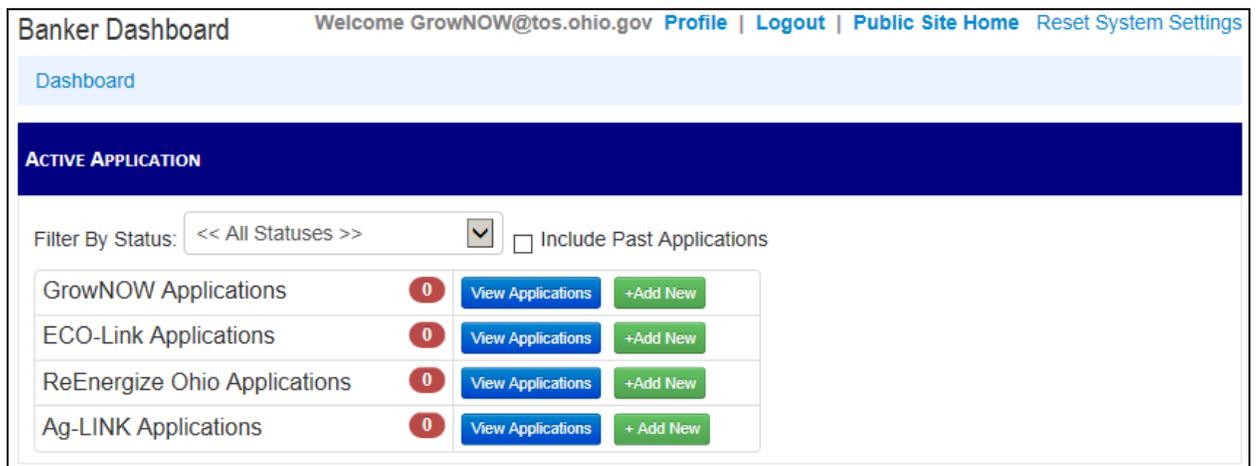
2. Select **BANKER LOGIN** to access this Linked Deposit Portal login page:



3. **If you already have a login**, enter your email address (User ID) and password.
4. If you have a User ID but need a new password, select the “Forgot Password” link and follow the directions provided in the lower left corner of the screen. You will receive an email within a few minutes that provides a password reset link. Once you click on the link you will be prompted to select a new password. Your password must meet the following requirements:

- Minimum of 7 characters (case sensitive)
- Alpha numeric

5. **To change your current password** after a successful login, use the “Profile” link and follow the on screen directions.



6. For **new users**, select the “Banker Login” link and continue to “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
<< Select A Bank >>

Submit Membership Request

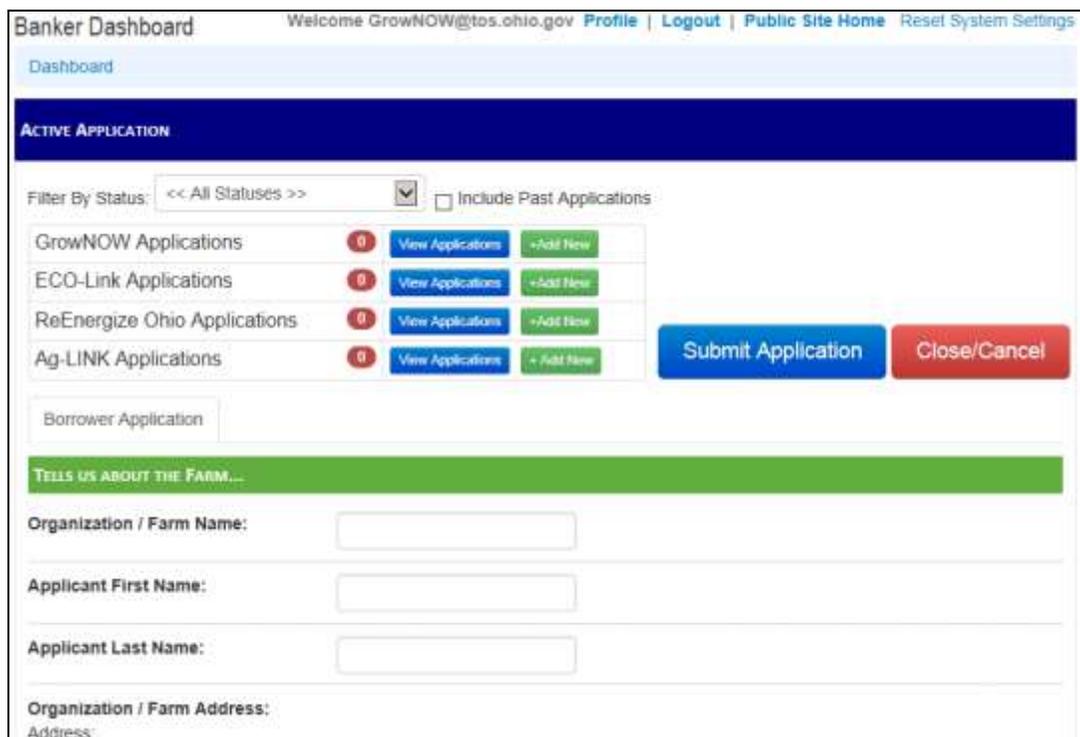
Lender User Profile fields:

- Your email address is the portal’s username and cannot be changed.
- Each financial institution can have multiple lenders submitting applications. Applications are linked to the submitting lender’s user ID.
- The “Bank Contact” user level provides broader access for funding purposes, and they can see all the applications for your bank. If you need this level of access please call our office.

Application Process

- Applications can be cloned, created, submitted, and modified throughout the open enrollment period (generally between mid-January through 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 enrollment 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. A dark blue bar labeled 'ACTIVE APPLICATION' is prominent. Underneath, there's a 'Filter By Status:' dropdown set to '<< All Statuses >>' and 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 a red circle with '0', a 'View Applications' button, and an '+Add New' button. To the right of the table are 'Submit Application' and 'Close/Cancel' buttons. Below the table is a 'Borrower Application' section. A green bar reads 'TELL US ABOUT THE FARM...'. Below this are 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  . There are two ways to use this feature:

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

NOTE: You can access and edit all submitted applications until TOS approves the applications, which typically occurs in early April.



- **(Clone) View Archived Applications (read only):** If your applicant has completed an application in prior year(s) with the same financial institution, you can find the applicant by selecting  . Once displayed select  for the desired record.



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 **Hint:** You may need to update certain fields (e.g., participating years, line of credit amount, interest rate, etc.).

- You will receive a confirmation email with each new submission, containing additional information regarding next steps and dates to remember. Each subsequent modification to the application will be reflected on screen at the time of the update and no additional emails will be sent.

Application Form Section Information (section highlights and field notes/hints):

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

- If this is an Ag business, or if the Farm has a family or local name it is known by enter it in the “Organization/Farm Name” field.

NOTES:

- The organization name is not a system required field, however, for Ag Businesses and Farms that are incorporated in some way as a business this is a required field, and this should also 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.
- Traditionally the email address field was often left blank because internet services were not prevalent in many rural areas. In the next few years this field will be required.

Application Section: Qualification Criteria

- If any answers to the questions in this section (e.g., Headquartered in Ohio?), are “No” then the applicant is not eligible.

Application Section: Farming Operation Information

- “Special Circumstances” selection is optional if none apply.
- If you miss a required field, the system will indicate that field with red instructional text to assist in making corrections to the application.

NOTE: If the application will not submit but appears to be complete, please call or email us. We have had this happen on rare occasions. You can attempt to resolve by checking all field entries. Avoid using special characters in the application’s text fields.

- Select the appropriate interest rate option:
 - **Prime** (with zero or no entry for interest rate), this is used when 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 the optional information in your profile, you will have a number of blank fields in this section. Go to your [Profile](#) link (top right of window), and add the missing data to improve data entry efficiency.

FAQs by Online Form and Application Sections:

Lender User Profile Form:

Q: Can I use my name or personal email address in this form?

A: No, you must use your official bank email address as the User ID.

Reason: Your email address is the system username for you, and it is used to identify your client applications, linking them uniquely to your login account. This information is used by the program to display your applications in the various phases of the application progress in the program dashboard (your portal homepage).

Q: What happens if my email address changes, or when I move to another bank?

A: You would have to request a new login by filling out a new user profile.

Reason: All applications are also linked to the bank ID. This protects that banks data integrity. We also must maintain records retention, and cannot change information in approved applications.

Q: What happens if an employee leaves the bank, how do we access their applications to complete the application process?

A: Your bank contact that requests funding, and others that are granted full access privileges for the bank, can open the applications and change the banker data. If the form is locked because of the process phase you are in, you can request changes to the data by calling our office.

Q: How can I find a full list of all eligible banks in Ohio?

A: See list on the TOS website at <http://www.tos.ohio.gov/depositorybanks>.

Q: Why isn't my bank/financial institution listed in the drop down list of banks?

A: If your bank is not listed, you are likely not an eligible bank. You can go to this link: http://www.tos.ohio.gov/financial_institutions_depositoryprocess to apply. Once approved you should be listed. If not, call our office to resolve.

Q: Can I get a list of all the bankers at my bank that have lender and bank contact level access to this linked deposit portal?

A: 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.

Lender Dashboard:

Q: Why won't some of the applications listed will not open when I click on the "view" button?

A: If the record you select 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, providing the applicant's name, and the application number in the first column of the listing.

Borrower Application Sections:

Q: Is the "Organization/Farm Name" field required?

A: If the farm is organized under a business name then yes, if not it is optional and can

Funding Request Form:

Q: How do we request funding for the approved applications?

A: Once the application has been accepted by the banker, there will be a new funding request tab for each application. Either the banker or the bank contact(s) for the bank can complete the form. The bank contact is the person at your bank that receives the certificates of deposit from TOS. The bank contact's information must be entered in the form. If you do not know who the bank contact is please call our office.

Q: What do we do if the loan amount has changed prior to funding request is processed?

A: If the total is less than the approved amount there is no action needed, just enter the new amount in the Funding Request form. However, if the amount is for more than the approved amount, contact our office prior to requesting the funds.