



AGRICULTURE LINKED DEPOSIT LOAN PROGRAM
LETTER OF AGREEMENT

Tracking Number
Office Use Only

PLEASE IDENTIFY THE LINKED DEPOSIT PROGRAM (CHECK ONE): AND TYPE REQUESTED INFORMATION:

Ag Invest: Long Term
Business Invest
Community Invest: Disaster Recovery
Community Invest: Illinois Patriots

Section 1: FINANACIAL INSTITUTION INFORMATION

The Office of the Illinois State Treasurer agrees to enter into an agreement with (Financial Institution) under the following terms and conditions:

Transaction Type:

New Loan Refinance Renewal

Transaction Amount (please refer to the program guidelines for loan limits):

Deposit Rate:

Loan Rate:

Length of Terms (Please refer to program guidelines for term limits):

Deposit / Renewal Date (Date of ACH/WT):

Maturity Date:

For The Ag Invest: Long Term program, the borrower's loan rate may not exceed the deposit rate by more than 375 basis points. For the Business Invest program, the borrower's loan rate may not exceed the deposit rate by more than 400 basis points. For the Community Invest: Disaster Recovery program, the borrower's loan rate may not exceed the deposit rate by more than 200 basis points. For the Community Invest: Illinois Patriots program, the borrower's loan rate may not exceed the deposit rate by more than 200 basis point or may not exceed 3.0% whichever is less. The participating Financial Institution may not charge any additional fees in connection with this loan. Please note that the Community Invest: Illinois Patriots maturity date is one year from the initial deposit date and six-month intervals thereafter.

CERTIFICATIONS & ACKNOWLEDGEMENTS

With regard to this deposit agreement, the participating Financial Institution certifies and agrees to the following:

- Financial Institution will loan these funds to the Borrower for the purpose described in the Application and the Application for Deposit.
Financial institution will comply with all legal requirements related to the deposit of state monies and with all policies and procedures under the linked deposit program.
Financial institution will submit this executed Letter of Agreement to the Treasurer's Office within 10 business days of the deposit/renewal date otherwise the Treasurer may withdraw the deposit.
Financial Institution acknowledges that all funds must be transferred to borrower within 10 business days of the deposit date otherwise the Treasurer's Office may require the financial institution to pay a market rate of interest to cover any loss of interest incurred by the Treasurer's Office. Financial Institution also acknowledges that the funds cannot be used as a line of credit.
Financial Institution agrees to notify the Treasurer's Office of a prepayment of a loan within 10 business days otherwise the Treasurer's Office may require the Financial Institution to pay a market rate of interest to cover any loss of interest incurred by the Treasurer's Office.
Financial Institution acknowledges that the deposit amount for a refinance of an existing loan may not exceed the current balance of the loan at the time of application.
This Agreement supplements the Master Deposit Agreement between the Treasurer and the Financial Institution.

FINANCIAL INSTITUTION INFORMATION: SUBSCRIBED and SWORN to before me

(Notary signature date should match that of the borrower and lender signature date)

Participating Financial Institution: this day of ,

Authorized Representative:

Title: (Notary Public Signature)

Signature: Date:

Notary Seal

Section 2: BORROWER INFORMATION

By signing below, you acknowledge that you have received a loan from the Financial Institution under the terms set forth above and certify that the loan shall be used for eligible program purposes in accordance with the Application. Borrower acknowledges that this is a loan and not a line of credit.

Borrower's Name:

Signature: Date:

Please send to: Illinois State Treasurer Michael W. Frerichs, Illinois Business Center, 400 West Monroe, Suite 305, Springfield, IL 62704, Fax: (217) 558-3793

RECEIVED AND AGREED TO: Date:

Michael W Frerichs, Illinois State Treasurer