

HOW DOES ECO-LINK WORK?

Ohio Treasury places an investment at Bank, which passes earnings to Borrower to reduce loan's interest rate

BORROWER

STEP 1

Borrower applies for a loan at Bank

STEP 2

Bank and Borrower apply for ECO-Link through Ohio Treasury

BANK

**OHI O
TREASURY**

STEP 3



Banks make credit decisions



Treasury makes strategic investments



Homeowners enjoy savings while supporting a green economy

A MESSAGE FROM JOSH



As State Treasurer of Ohio, I am dedicated to fiscal leadership and I support initiatives that bring economic advantages to Ohioans. ECO-Link is a program that provides a money-saving tool for Ohioans while supporting energy conservation.

Using energy-efficient products is a great way to cut energy costs and reduce environmental waste. New technological advances have made energy-efficient products with far-reaching savings more accessible to consumers.

The Ohio Treasury's ECO-Link program is designed to help homeowners invest in energy-efficient technology and realize potential savings from reduced energy use while supporting a green economy. A 3% interest rate reduction on bank loans is available for homeowners completing energy-efficient upgrades in their homes or residences.

To learn more about this program and energy-efficient products, please call 1-800-228-1102, option #3 or visit www.ECOLink.ohio.gov.

Sincerely,

Josh
Josh Mandel
State Treasurer of Ohio

IS YOUR HOME ENERGY EFFICIENT?

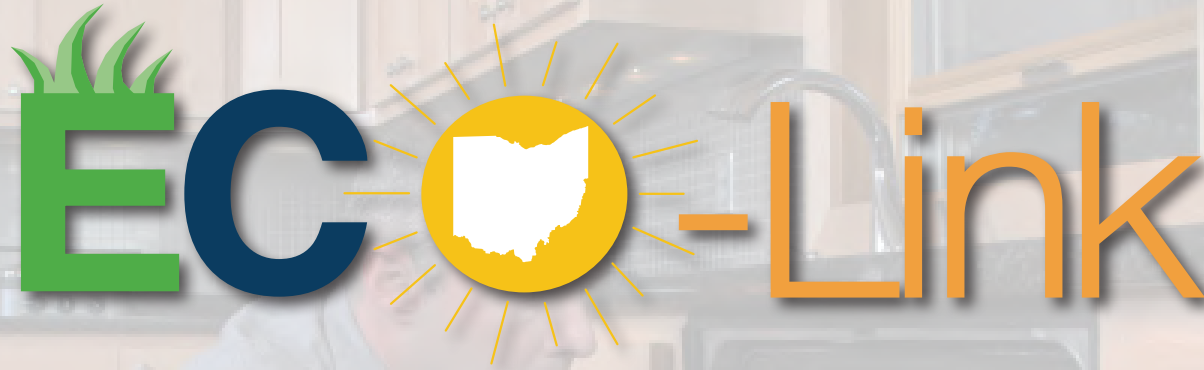
SECURE AN INTEREST RATE REDUCTION ON YOUR LOAN



BROUGHT TO YOU BY
JOSH MANDEL
STATE TREASURER OF OHIO

VISIT WWW.ECOLINK.OHIO.GOV
OR CALL 1-800-228-1102





WHAT IS ECO-LINK?

ECO-Link is a partnership between the State Treasurer of Ohio and participating state banks that provides a 3% interest rate reduction for five or seven years on bank loans when completing energy-efficient upgrades to your home. The maximum loan amount the interest rate reduction can be applied to is \$50,000. A homeowner can opt for a seven-year rate reduction if the loan is for more than \$25,000. Through this program, ECO-Link invests in Ohio's environment and communities while fostering economic growth. Weatherization projects may reduce energy bills while adding value and comfort to your home. Additionally, most improvements are also eligible for federal tax credits and rebates, as well as utility companies' incentive programs, which add to your potential savings.

WHICH ENERGY-EFFICIENT PRODUCTS ARE ELIGIBLE?

The Department of Energy provides guidelines for the minimum requirements for energy-efficient products. The products that meet these requirements receive an Energy Star® rating and are eligible for the ECO-Link program. Eligible products include, but are not limited to:

- Insulation, duct sealing, weather strips, windows, doors and solar energy products
- Heating, cooling and water systems
- Appliances, including washers, refrigerators and ceiling fans
- Renewable energy products such as solar panels, geothermal heat pumps and small wind energy systems

WHO CAN INSTALL ENERGY-EFFICIENT PRODUCTS?

You may install your upgrades yourself with proper documentation. The State Treasurer's office has also compiled a list of eligible contractors in your area who have been certified in industry standards for the installation of weatherization products, renewable energy products and energy-efficient products. Please visit www.ECOLink.ohio.gov to locate a contractor near you.

HOW DO I QUALIFY?

Eligible applicants must meet all of the following criteria:

- **MUST** be an Ohio resident
- **MUST** own an existing home or condominium, but additional residential classifications may be eligible
- **MUST** receive approval for a qualifying loan through a participating bank
- **MUST** use 50% of the loan proceeds for installation of qualifying energy-efficient products; the other 50% of the loan can relate to other home improvement projects

WHERE DO I START?

- **VISIT** www.ECOLink.ohio.gov to find a list of participating banks, contractors and eligible energy-efficient products
- **OBTAIN** pre-approval for a loan from a participating bank and establish an interest rate
- **COMPLETE** a user-friendly ECO-Link application with your bank and submit it to the Ohio Treasurer's office
- **COMPLETE** your energy-efficient project and submit your proof of project completion to your bank
- **BEGIN** taking advantage of reduced-rate financing and potential utilities savings

JOSH MANDEL
STATE TREASURER OF OHIO

