

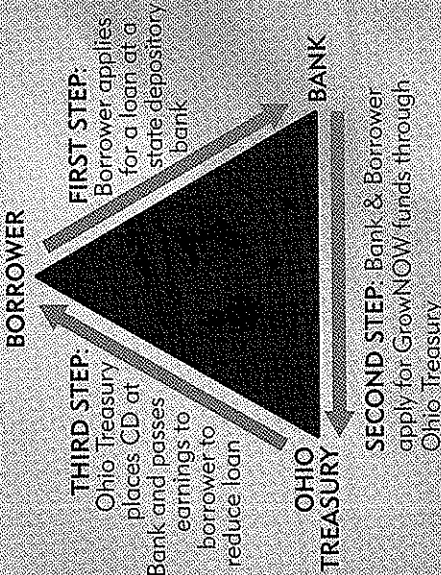


KEVIN L. BOYCE
OHIO TREASURER OF STATE

WHAT IS GROW NOW ?

GrowNOW is a partnership between the state's eligible banks and the Ohio Treasury. The program enables small business owners to receive up to a 3% interest rate reduction on a bank loan when they link the loan to job growth or retention in the State of Ohio. GrowNOW also serves as a catalyst for Ohio's economic development and rewards the small businesses that drive it.

HOW DOES GROW NOW WORK?



GrowNOW allows everyone to do what they're best at so Ohio can strengthen its economic position.

- Banks make credit decisions
- The Treasury makes strategic investments
- Small businesses grow jobs

STEPS TO GROWNOW:



Small business owner applies for a bank loan.



Bank approves the loan and establishes an interest rate with applicant.



Bank and small business owner apply for a GrowNOW interest rate reduction.



If approved, the Ohio Treasury places a certificate of deposit with the bank at a reduced interest rate.



The Ohio Treasury agrees to pass along the interest savings to the small business.



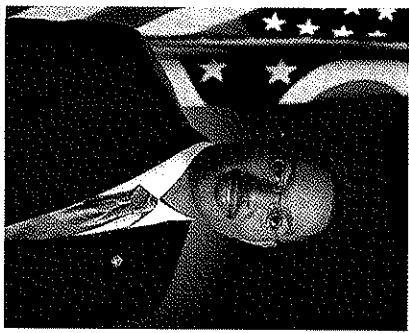
GrowNOW saves a small business owner up to \$24,000 in interest over the first two years of the loan.

grow **NOW**

A PROGRAM SPONSORED BY OHIO TREASURER
KEVIN L. BOYCE

A PATH TO MORE AFFORDABLE SMALL BUSINESS BORROWING





TREASURER BOYCE wants to help you grow your small business NOW!

Every year through the GrowNOW program the Treasury invests millions of dollars into small businesses and the state's economy. By participating in this program, your business will receive a reduced interest rate of up to 3% on your small business loans. In today's economy 3% is a significant amount that can keep Ohio businesses thriving – ultimately creating jobs in our communities and building a stronger and better Ohio.

Kevin L. Boyce
Ohio Treasurer of State

To learn how to take advantage of this program or apply for GrowNOW visit www.grownow.ohio.gov or call 1-800-228-1102.

grow NOW

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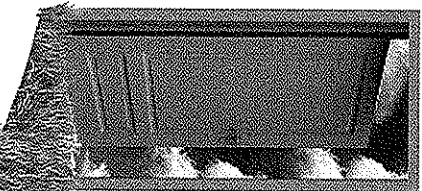
GrowNOW gives small business owners up to a 3% rate reduction on bank loans, saving up to \$24,000 over two years.

It's easy to apply and to be approved when you link your loan to creating or retaining jobs in the state of Ohio.

HOW DO I QUALIFY?

Eligible applicants must meet the following criteria:

- * Less than 150 employees
- * Majority of employees must be Ohio residents
- * Organized for profit
- * Offices and operating facilities in Ohio



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WHAT DO I DO FIRST?

1. Visit www.grownow.ohio.gov to find a list of participating banks.
2. Obtain a small business loan from the bank and establish an interest rate with your lender.
3. Complete an easy GrowNOW online application with your lender at www.grownow.ohio.gov.
4. Create or save one full-time or two part-time jobs for every \$50,000 requested, up to \$400,000.

What if the terms of my bank loan exceed the amount I can request from GrowNOW?

YOU STILL SAVE!

GrowNOW will reduce your interest rate for the first two years. The interest rate on the bank loan amount that exceeds the GrowNOW request will remain at the rate established by the lender and the borrower.