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ILLINOIS STATE TREASURER

Invest in Illinois

Community Development Linked Deposits

A key objective of the Treasurer's Office is to invest State capital in a manner that supports community development, while simultaneously preserving investment capital and generating competitive earnings for the State. Through Linked Deposit programs, the Treasurer's Office deposits money in approved financial institutions at a below-market rate. Those financial institutions, which include community banks, credit unions, and savings and loan companies, then use that money to provide low-interest loans to qualified borrowers per the guidance and terms of the Treasurer's Office.



Serving Communities Across Illinois

There are communities throughout Illinois that struggle with unemployment, poverty, affordable housing, and a lack of economic activity. In many instances, individuals, families and community organizations in these areas can empower themselves-and stimulate economic activity in their communities-with increased access to low-cost loans.

Invest in Illinois is a collection of programs offered by the Treasurer's Office - (1) Ag Invest, (2) Business Invest and (3) Community Invest - that provide impact investment deposits to lending institutions to assist with farm-related expenses, finance business expansion, provide consumer loans and fund other important community development activities.

Ag Invest

Through Ag Invest, the Treasurer's Office partners with approved financial institutions to provide qualified farmers, agri-business and agriculture professionals below-market rate loans to start, expand or add value to their farm operations. The loans provided by the financial institution can be used for the purchase of farm equipment, purchase of land, construction-related expenses, provide operating lines of credit or other costs related to conventional or sustainable farming.

Business Invest

Business Invest is a business-focused impact investment loan program. Through Business Invest, the Treasurer's Office partners with approved financial institutions to provide low-cost loans to businesses in underserved communities. This provides an opportunity for the Treasurer's Office to stimulate business growth and economic activity while earning a competitive return for the State.

Community Invest

Community Invest is a consumer-focused impact investment loan program. Through Community Invest, the Treasurer's Office partners with approved financial institutions to provide low-cost loans to individuals and families in underserved communities. In doing so, the Treasurer's Office seeks to boost economic activity in Illinois while earning a competitive return for the State.