

- Local Issuer Single Family Pool;
- State Issuer Pool;
- Metropolitan Area Housing Pool;
- Rural Area Housing Pool;
- Oklahoma Housing Finance Agency Pool; and
- Economic Development Pool.

On September 2nd of each year, remaining balances in all pools are combined into the Consolidated Pool. Generally, allocations are on a first-come, first-serve basis, with some size limitation.

8. Small Business Linked Deposit Program

(62 O.S. §§ 88.1A et seq.)

For more information and forms, contact the State Treasurer's Office at (405) 522-4221.

The primary purpose of the Small Business Linked Deposit Program is to assist with financing to eligible participants which will directly create new jobs or save existing jobs. It provides below-market interest rates for qualified small businesses and certified industrial parks through local financing sources.

Loans to businesses with less than 200 employees and gross annual sales of less than \$4 million are eligible for up to \$1 million. Industrial parks certified by the Oklahoma Department of Commerce are eligible for up to \$6 million. Loans are for a two-year term and may be renewed for three additional terms in accordance with the guidelines of the State Treasurer's office. The eligible lending institution shall give priority to the economic needs of the area where the business is located especially in Enterprise Zones and Priority Enterprise Zones as designated by the Oklahoma Department of Commerce.

9. Oklahoma Capital Access Program

The Oklahoma Capital Investment Board (OCIB) manages this easy-to-use economic service program that encourages additional business lending activity. It provides a "credit insurance" reserve for Oklahoma banks through a fee matching arrangement for loans enrolled in the program. It gives banks additional resources to finance economic development and community reinvestment activities.

For more information, you can visit OCIBs web page at www.OCIB.org or contact them at (405) 848-9456.

10. Export Finance Program

For more information, contact the Oklahoma Department of Commerce at (405) 815-5213, (800) 879-6552 ext. 5213, or jesse_garcia@okcommerce.gov.

The Oklahoma Department of Commerce works with Oklahoma firms to help them identify financing options for exports. Assistance is available through the Export-Import Bank of the United States (Ex-Im Bank) and through the Small Business Administration (SBA) to facilitate export financing with working capital guarantees, credit insurance, and foreign buyer financing.