

# OPPORTUNITY ILLINOIS

*Low-interest loans that strengthen Illinois communities and improve lives*

**Opportunity Illinois** consumer loans aim to improve the quality of life for Illinois residents.

*The Treasurer's Office offers three different Consumer Loans issued at below-market rates:*

- **Storm Victims** in declared disaster areas can apply for assistance to repair weather-related damage to their homes.
- **Citizen Soldiers** in the Illinois National Guard or Reserves can qualify for loans so their families can make ends meet during a deployment.
- **Illinoisans with Disabilities** can receive funds for construction projects or equipment purchases so they can achieve greater mobility and independence.

A list of participating financial institutions and program applications are available if you follow the **Opportunity Illinois** link at [www.treasurer.il.gov](http://www.treasurer.il.gov).



*JACK THOMPSON was 70 years old when he lost a leg to diabetes.*

His daughter, who lives in California, searched for a way to help her parents make their Glen Ellyn home wheelchair accessible. She discovered the Treasurer's Office partnered with Illinois financial institutions to offer low-interest loans to people with disabilities. In cooperation with Community Bank of Wheaton, the Thompsons qualified for a \$6,000 loan at a below-market interest rate. They built a ramp and now can get out for doctor's appointments and physical therapy with ease.



“It was a tremendous help,” Jack’s wife, Joan, said of the Opportunity Illinois loan. “The only way we would’ve been able to qualify for a home equity loan was at a much higher rate.”

If you have questions, please e-mail [opportunityillinois@treasurer.state.il.us](mailto:opportunityillinois@treasurer.state.il.us) or call (312) 814-1244.



ILLINOIS STATE TREASURER

**ALEXI GIANNOULIAS**

[www.treasurer.il.gov](http://www.treasurer.il.gov)



YOUTH FARM *aims to teach at-risk youth to live independently in the real world.*

The Peoria non-profit organization turned to the State Treasurer's Office and a local lender for a low-interest loan to build four cottages at its 22-acre facility. "We had generous contributions from donors, but they didn't cover the full cost. We owed it to them to get the best rate with our bank," said Youth Farm President and CEO Matt George.

"The State Treasurer's Office helped us move forward in a fiscally responsible way," George said.

**Opportunity Illinois** community development loans are designed to enhance businesses and non-profit organizations that directly benefit local neighborhoods and communities.

*Community Development Loans are available to help:*

- Non-profit organizations expand and enhance services or make improvements.
- Banks and other financial institutions open branches in underserved areas.
- Low-income designated credit unions provide payday loan alternatives for those in need.
- Historically significant structures receive necessary repairs and preventative maintenance.
- Hospitals expand or improve facilities or purchase equipment.

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Please log onto [www.treasurer.il.gov](http://www.treasurer.il.gov) and follow the **Opportunity Illinois** link for a list of terms and eligibility.