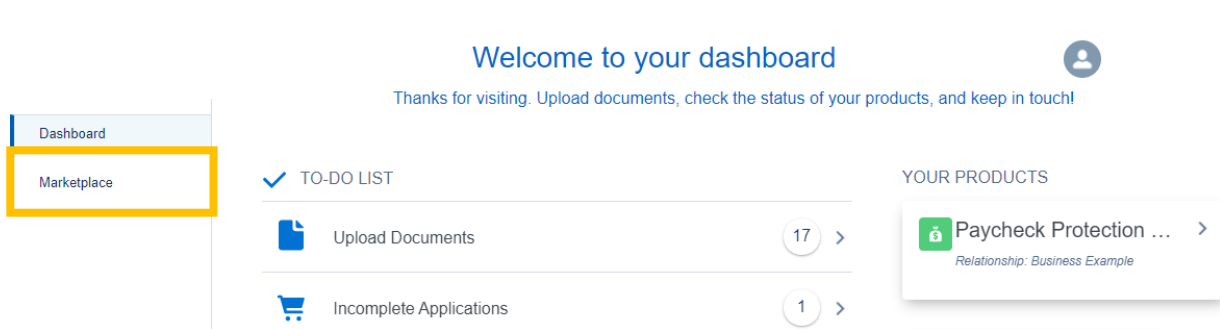


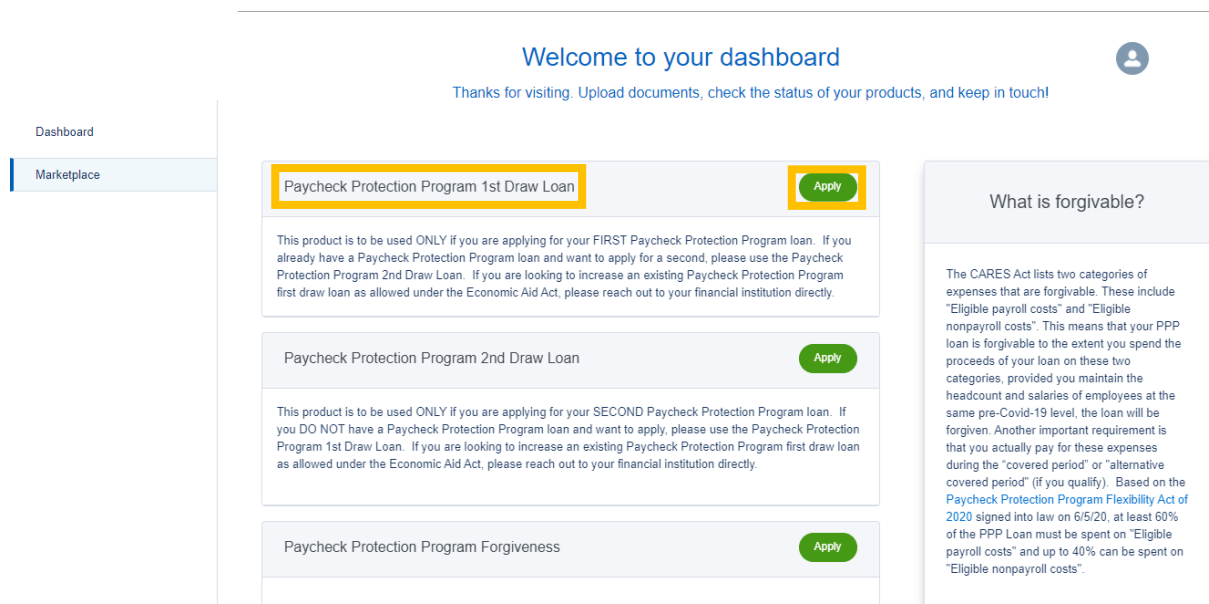
# Customer Portal

## Opening the Application

- After you log in to the portal, the **Dashboard** screen will appear.
- To access your application, select **Marketplace** on the left side of the screen.



- You will now see the product options available to you. Click **Apply** in the row for Paycheck Protection Program 1<sup>st</sup> Draw Loan.



INSTRUCTIONS

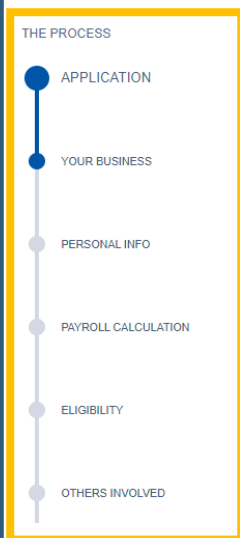
*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Navigating the Application

- Before you begin your application, keep in mind the helpful features below.
- **The Process** bar on the left side of the screen shows your progress through the application. It can also be used to revisit a previous section by clicking on that section
- Throughout the application process you will find helpful hints in the box on the right side of the screen. These boxes do not require you to enter data or navigate to any links, they are only meant to provide you helpful information related to the questions in the application. Not every screen has a help box.
- If you do not want to complete the application at this time, you can always select **Save and come back later** at the bottom of each screen

### INSTRUCTIONS



**Tell us about yourself**

We need to know a bit about the person representing the business.

How are you related to this business?

Ownership Percent

Official Title

Next

Save and come back later

#### What should I include in my payroll costs?

**ATTENTION:** Your loan amount will be calculated based on your payroll costs inputs and will be provided on the Review & Submit tab once you've completed entering the application information. For details on how your loan amount is calculated, please see the SBA guidance for the Paycheck Protection Program updates. [If you plan on using 2019 payroll cost information to calculate your loan amount, please read the special instructions below.](#)

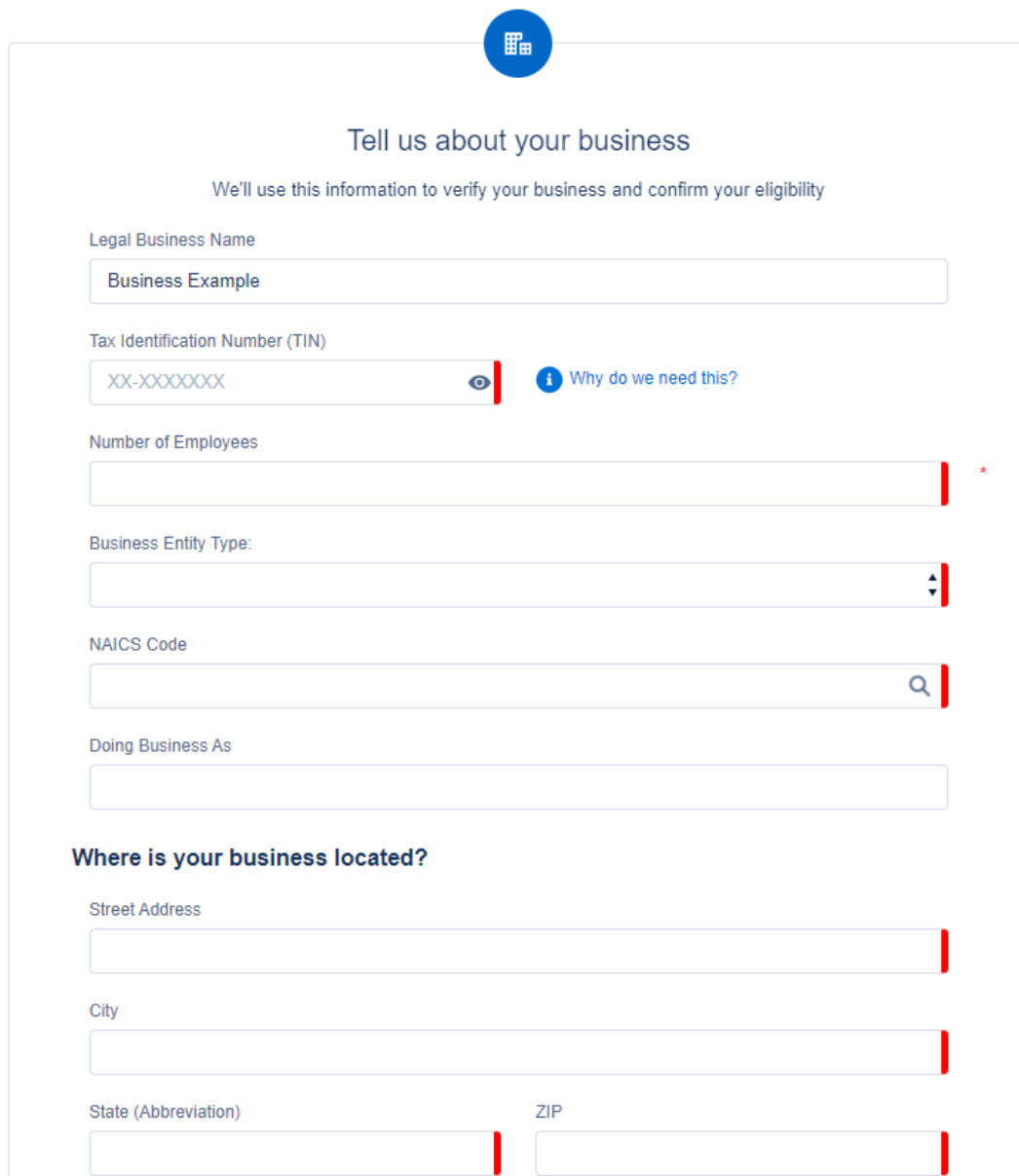
*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Tell Us about Your Business

- Select or type the appropriate answers **to tell us about your business** by filling out the required fields
- The Tax Identification Number is format specific. Please provide the dash ( - ) and the correct number of digits or you will receive an error when attempting to continue to the next screen.
- Your NAICS code can be determined by searching for keywords with the magnifying glass, or by going to <https://www.census.gov/smallbusiness> and clicking Find your NAICS code


INSTRUCTIONS



**Tell us about your business**

We'll use this information to verify your business and confirm your eligibility

Legal Business Name

Tax Identification Number (TIN)  
  [Why do we need this?](#)

Number of Employees

Business Entity Type:

NAICS Code

Doing Business As

**Where is your business located?**

Street Address

City

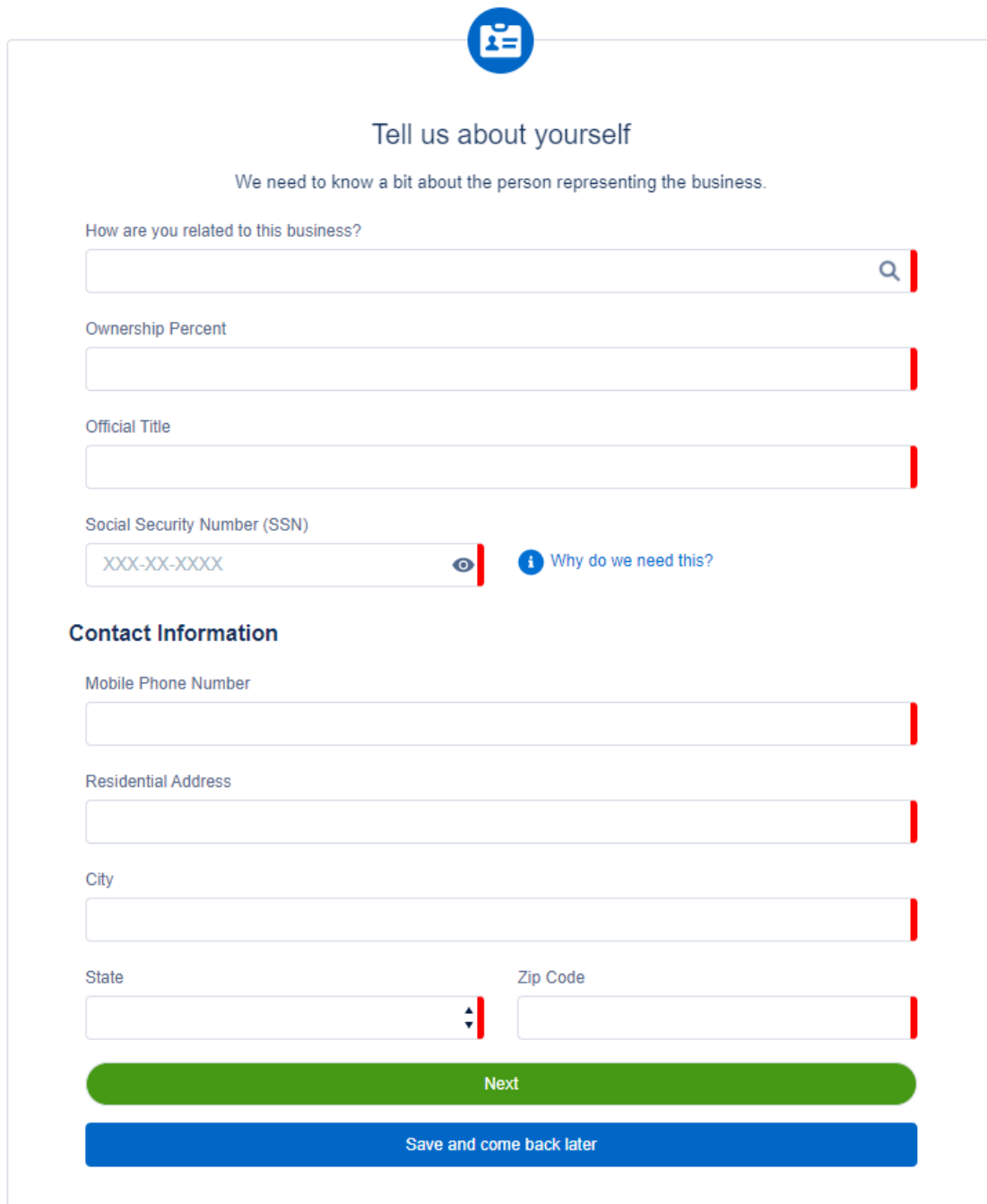
State (Abbreviation)  ZIP


*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Tell Us about Yourself

- Select or type the appropriate answers **to tell us about yourself** by filling out the required fields
- The Social Security Number is format specific. Please include the two dashes ( - ) and the correct number of digits or you will receive an error when attempting to continue to the next screen.







### Tell us about yourself

We need to know a bit about the person representing the business.

How are you related to this business?

Ownership Percent

Official Title

Social Security Number (SSN)  
   Why do we need this?

#### Contact Information

Mobile Phone Number

Residential Address

City

State  Zip Code

[Next](#)

[Save and come back later](#)

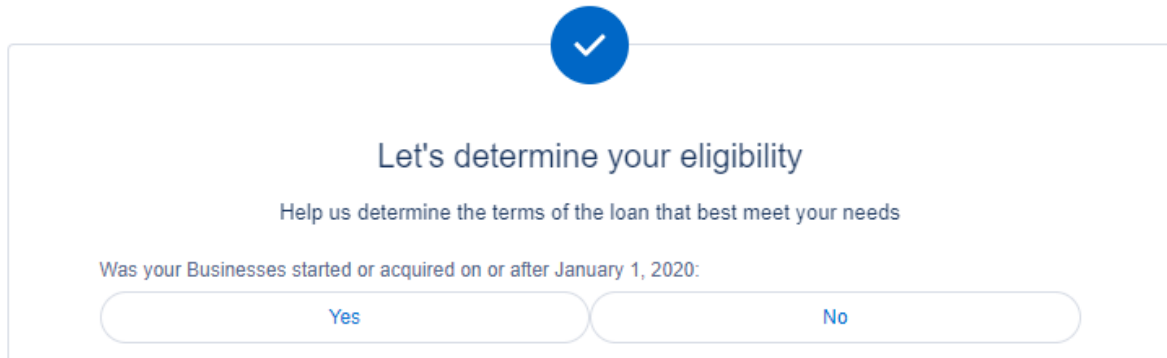
INSTRUCTIONS

Need help? Don't forget to check the help panel on the right side of the screen.

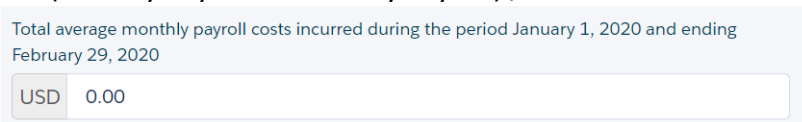
# Customer Portal

## Payroll Information

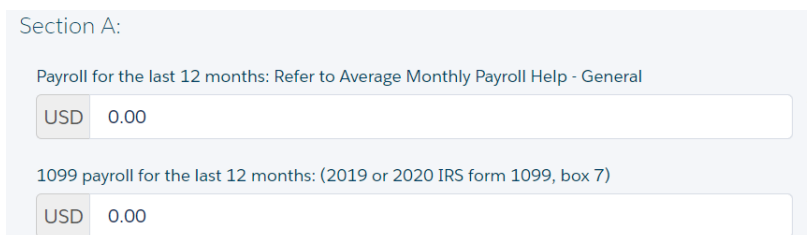
- Select the appropriate answers to **tell us about your business** by filling out the required fields



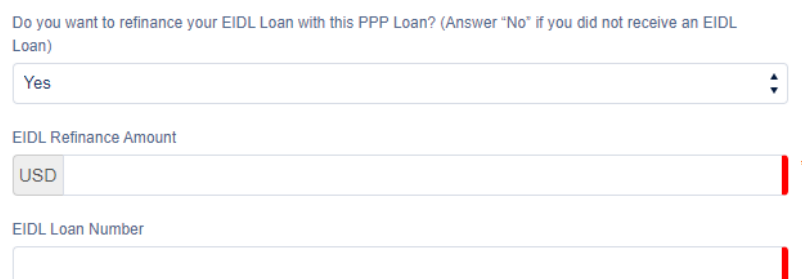
- If your business started or was acquired on or after January 1, 2020 you will select, **Yes**. This will prompt you to provide your average monthly payroll costs from January and February of 2020. The calculation is  $(\text{January Payroll} + \text{February Payroll}) / 2$ .



- If you select, **No**, a list of questions (Section A through E) will generate prompting you to provide payroll information. Please review the Help tiles to the right to determine the correct amounts.



- One question asks about the Economic Injury Disaster Loan. If you did not receive an EIDL or would not like to refinance, select **No**.
- If you received an EIDL and would like to refinance under the terms of a PPP loan, select **Yes**. Enter the amount of the loan, and the loan number.



INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Eligibility Questions

INSTRUCTIONS

- On the next page of the application, you will be asked several Yes or No questions. Select the appropriate response from the drop-down menus
- If questions (1), (2), (5), or (6) are answered “Yes,” then you do not meet the requirements of the Paycheck Protection Program, and your loan will not be approved. You may alter any answers if you make accidental selections, but you cannot progress to the next screen if they have not all been answered (or if you answer Yes to certain questions)

If questions (1), (2), (5), or (6) are answered “Yes”, the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Please Select Yes or No

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.

Please Select Yes or No

4. Did the Applicant receive an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.

Please Select Yes or No

5. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Please Select Yes or No

6. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?

Please Select Yes or No

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Size of Your Business

- Describe the size of your business by providing the number of employees and selecting the SBA Size Standard. If you do not know your size standard, review the Help box at the top right of the page.

**We'll need to gather some more information from you before we can submit your loan.**

Number of Employees

Date of Establishment

M/D/YYYY

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)

No More than 300 Employees

- Select the purpose of this loan from the multiple-selection drop-down menu. Select all that apply. Your selections from the menu will appear in a comma separated list once finished.

Please indicate the purpose of this loan: Select payroll costs and all others that apply (If other, please describe below)

Payroll Costs, Utilities

- Payroll Costs
- Rent / Mortgage Interest
- Utilities
- Covered Operations Expenditures
- Covered Property Damage

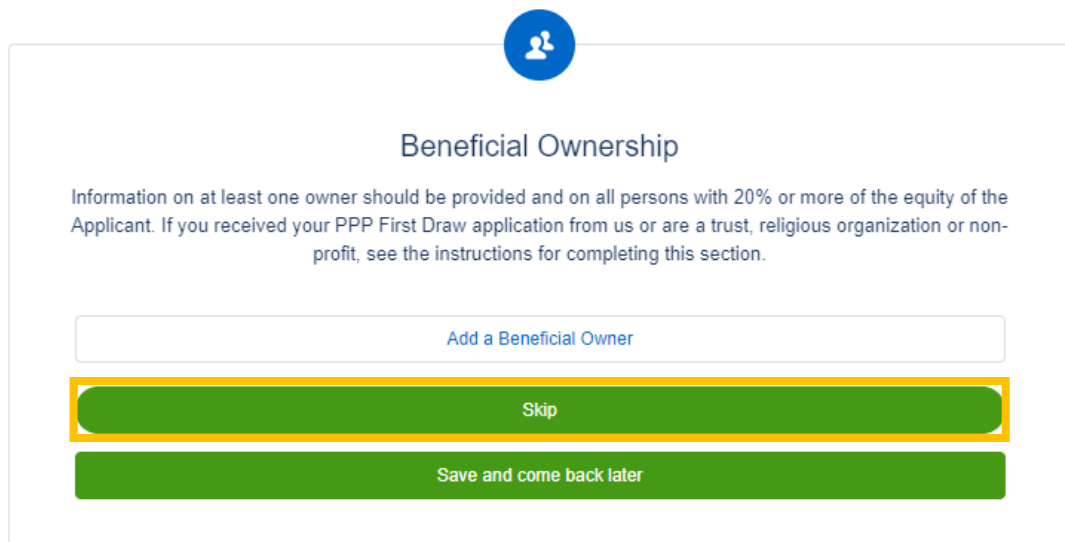
INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

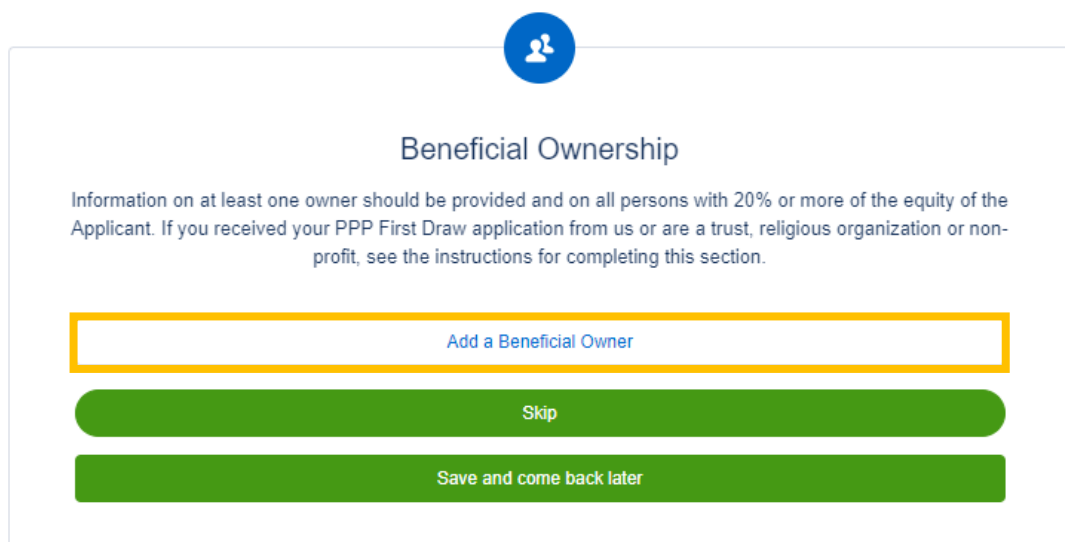
## Beneficial Owners

- Add any **beneficial owners** of your business that maintain at least a 20% stake in the business. These owners will receive an email at the address provided directing them to provide documents for this application. **The application is not complete until these documents have been received from all listed beneficial owners.**
- If there are no beneficial owners to add, select **Skip**.



The screenshot shows the 'Beneficial Ownership' section of the application. At the top, there is a blue circular icon with two white figures. Below the icon, the title 'Beneficial Ownership' is centered. Underneath the title, there is a paragraph of text: 'Information on at least one owner should be provided and on all persons with 20% or more of the equity of the Applicant. If you received your PPP First Draw application from us or are a trust, religious organization or non-profit, see the instructions for completing this section.' Below the text, there are three buttons: 'Add a Beneficial Owner' (white with blue text), 'Skip' (green with white text, highlighted with a yellow border), and 'Save and come back later' (green with white text).

- If a beneficial owner needs to be added, select **Add a Beneficial Owner**.



The screenshot shows the 'Beneficial Ownership' section of the application. At the top, there is a blue circular icon with two white figures. Below the icon, the title 'Beneficial Ownership' is centered. Underneath the title, there is a paragraph of text: 'Information on at least one owner should be provided and on all persons with 20% or more of the equity of the Applicant. If you received your PPP First Draw application from us or are a trust, religious organization or non-profit, see the instructions for completing this section.' Below the text, there are three buttons: 'Add a Beneficial Owner' (white with blue text, highlighted with a yellow border), 'Skip' (green with white text), and 'Save and come back later' (green with white text).

*Need help? Don't forget to check the help panel on the right side of the screen.*



# Customer Portal

## Beneficial Owners

- Enter the information for a Beneficial Owner.
- If there additional Beneficial Owners, select **Add Another Beneficial Owner** and enter their information in the same manner.
- After all Beneficial Owners have been added, select **Next**.

**Beneficial Ownership**

Information on at least one owner should be provided and on all persons with 20% or more of the equity of the Applicant. If you received your PPP First Draw application from us or are a trust, religious organization or non-profit, see the instructions for completing this section.

First Name

Last Name

Email

Mobile Phone Number

Role

Role on Loan

**Remove**

**Add Another Beneficial Owner**

**Next**

**Save and come back later**

- **REMINDER:** The application is not complete until the required documents have been received from all listed beneficial owners.

INSTRUCTIONS

Need help? Don't forget to check the help panel on the right side of the screen.

# Customer Portal

## Certifications

- Certify that you understand and agree to the contents included in the application by **checking the box** next to each statement .
- You must complete every certification on the page before continuing to the next.



### Certifications

I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs. If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.

The Applicant has not and will not receive another loan under the Paycheck Protection Program, section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)) (this does not include Paycheck Protection Program second draw loans, section 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(37)).

The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.

I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge, and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

The Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).

# Customer Portal

## Electronic Signature

- By providing your **Electronic Signature** and **Initials** you allow the bank to apply them to your application, on your behalf, when generating documents to send to the SBA.
- Select **Next**.



### Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

By typing my name below, I recognized that this may be treated as an electronic signature and certify to submitting accurate information.

By typing my initials below, I recognized that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

Next

Save and come back later

INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Optional Demographics

- You may disclose your demographic information on this page.
- **Your answers on this disclosure do not affect your loan amount, whether your loan will be approved, or the amount of your loan that will be forgiven**
- Select **Next**.

### PPP Borrower Demographic Information Form (Optional)

Disclosure is voluntary and will have no bearing on the loan decision

Principal Name  
Business Owner

Position

Veteran

Gender

Race (more than 1 may be selected)

0 options selected

Ethnicity

Next

Save and come back later


INSTRUCTIONS

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal

## Final Review

- Double **check your entries** to make sure it all looks right.
- If you want to edit a field, click **Edit** to be brought back to the corresponding section. You can also use the Process navigation bar on the left side of the screen.



Does everything look right?

Let's double check what you've entered. Once you submit this, we'll process your application and get you a credit decision in 1-2 days

### Business Info

Relationship Name  
Business Example

Tax Identification Number  
.....6789

Relationship Type  
Sole Proprietorship

Employees  
100

NAICS Lookup  
111110 - Soybean Farming

[Edit](#)

- Click **Submit Application** after you have reviewed the form's contents.


[Submit Application](#)

[Save and come back later](#)

# Customer Portal

## Upload Supporting Documentation

- Once you have submitted your application, you will get success message and an advisory to **take the next step of uploading your documents**. The application cannot be approved until you have uploaded all relevant supporting documentation to this portal.
- Click the **Go to Dashboard** to go to upload your documents in the next screen.




The first step of your application is complete. We now need to move on to uploading supporting documents.

1. Please click the **Go to Dashboard** button to upload the your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
2. Once you've uploaded all required documentation, we will begin processing your Forgiveness Application. Failure to upload required documentation may delay the processing of your Forgiveness Application.
3. It may take several weeks to process your Forgiveness Applications. We will contact you if we need additional information or documentation.



[Go to Dashboard](#)

- From the To-Do list in your dashboard, select the **carrot** to view a list of documents to upload.
- To upload, **drag and drop** the files onto the respective tile or **Browse** your computer for the file.
- If you are unsure where to put a certain file, add it to the **Additional Documents** tile at the bottom of the list.


**Welcome to your dashboard** 

Thanks for visiting. Upload documents, check the status of your products, and keep in touch!


✓ TO-DO LIST

 Upload Documents 17 

**Drivers License**

 **Business Owner**

Please upload a picture of your non-expired Drivers License.

  
DRAG & DROP  
or browse

*Need help? Don't forget to check the help panel on the right side of the screen.*

# Customer Portal Finished

- You're **all caught up** once you have uploaded all your required documents and your To-Do list is complete. Don't worry if you don't have a file for every tile, some of them are for expenses that you may not be seeking to provide (like mortgage or utilities)

✓ TO-DO LIST



All Caught Up!

You don't have any tasks to complete at the moment, though you can upload supplementary documents anytime. You'll get a notification if you have any additional To-Do List Items.

INSTRUCTIONS

Need help? Don't forget to check the help panel on the right side of the screen.