



Small Business Paycheck Protection Program

The US Treasury Department released the attached PDFs to give further information on the Paycheck Protection Program (PPP) authorized in the CARES Act passed by Congress last week. Peoples Bank is offering to assist our borrowers in determining their PPP loan amount, as well as a centralized place to list the data needed for a complete application.

Please be aware that the Small Business Administration (SBA) has not provided lenders with complete guidelines addressing several outstanding questions, so understand further changes or clarifications are possible.

Applications will be eligible to submit to SBA beginning Friday, April 3rd. Self-employment applications can be submitted beginning Friday, April 10th.

Please rest assured that our team of experienced loan officers are prepared to serve you with the highest level of service you expect from our institution. We understand how important navigating this process successfully is for all of our customers and are committed to responding as quickly as possible to reach a successful outcome.

What to do now:

- Review the attached documents (including the PPP Overview and PPP Borrower Information Fact Sheet)
- Complete the Borrower Paycheck Protection Program Application (attached PDF)
- Collect the list of documentation
- Sign the Borrower Certification in the separate attachment
- Return **the completed PPP Application and Certification** to your Peoples Bank loan officer (retain other documentation for record keeping that will be required by SBA)

If you do not have a Peoples Bank loan officer or need further clarification please contact:

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