

PPP Forgiveness Application Support Document for the Customer Portal

Introduction: In this document you will find information regarding the application process for the PPP Forgiveness Program. For quick and easy navigation of this document, we have included a table of contents.

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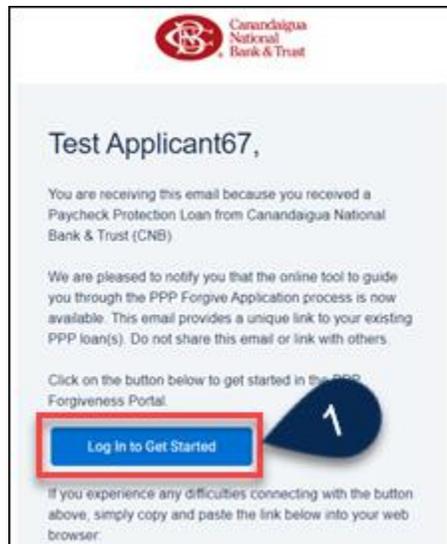
Starting the Application | Forgiveness Customer Portal

Log into Your Account

When your loan has reached the date for which it is eligible for forgiveness (a period between 8 and 24 weeks after the date you received funds), you will receive an email from Canandaigua National Bank & Trust (CNB) asking you to log in to the PPP Forgiveness Portal.

IMPORTANT: The link within the email is unique to you. **Do not share this link.**

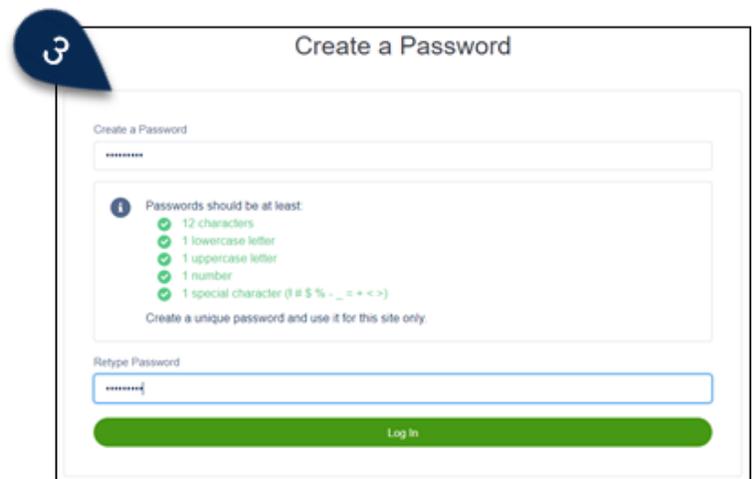
1. Click Log In to Get Started.



2. Enter your Social Security Number.

3. *Create a Password window:* Create a new password using the specified requirements, confirm password, and Log In.

NOTE: You will need if you need to log back into the Portal.

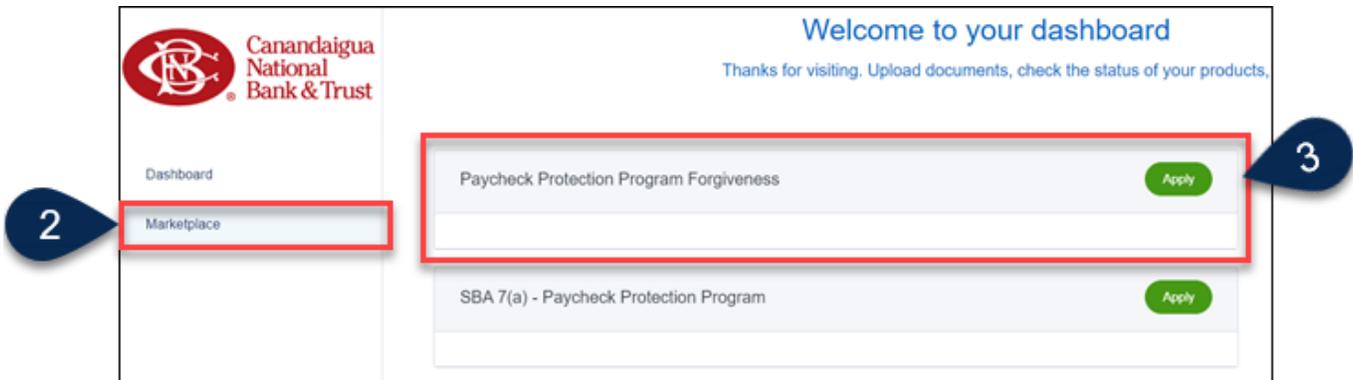


IMPORTANT: When logging in initially or at any point in the future, if you fail to enter the correct Social Security Number, your account will be frozen for security purposes. At this time, you will need to contact CNB to have your account unfrozen.

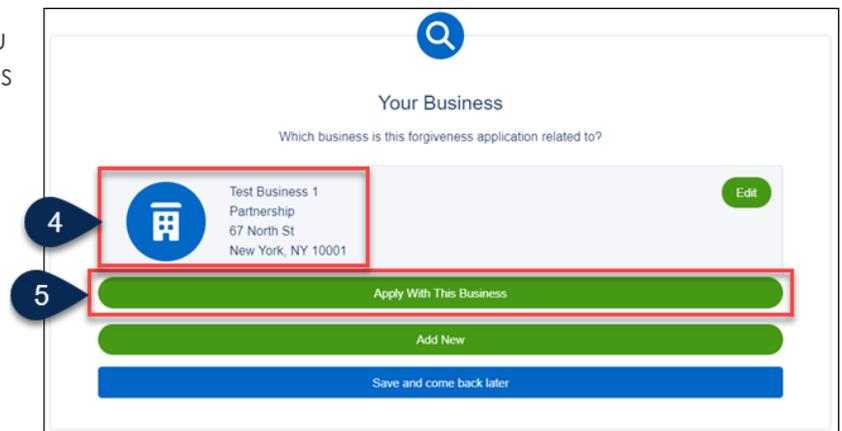
PPP Forgiveness Application Support Document for the Customer Portal

Apply for Forgiveness

1. After logging in, you will be directed to your Dashboard.
2. In the Navigation Bar on the left side of the screen, select **Marketplace** to see your application option for **Paycheck Protection Program Forgiveness**.
3. Click **Apply** to begin your application for loan forgiveness.



4. In the 'Your Business' window, you should see your business listed. This is the business (or businesses) you used to secure the Paycheck Protection loan.
5. Click **Apply With This Business** to begin applying for Forgiveness of your loan related to this business.



PPP Forgiveness Application Support Document for the Customer Portal

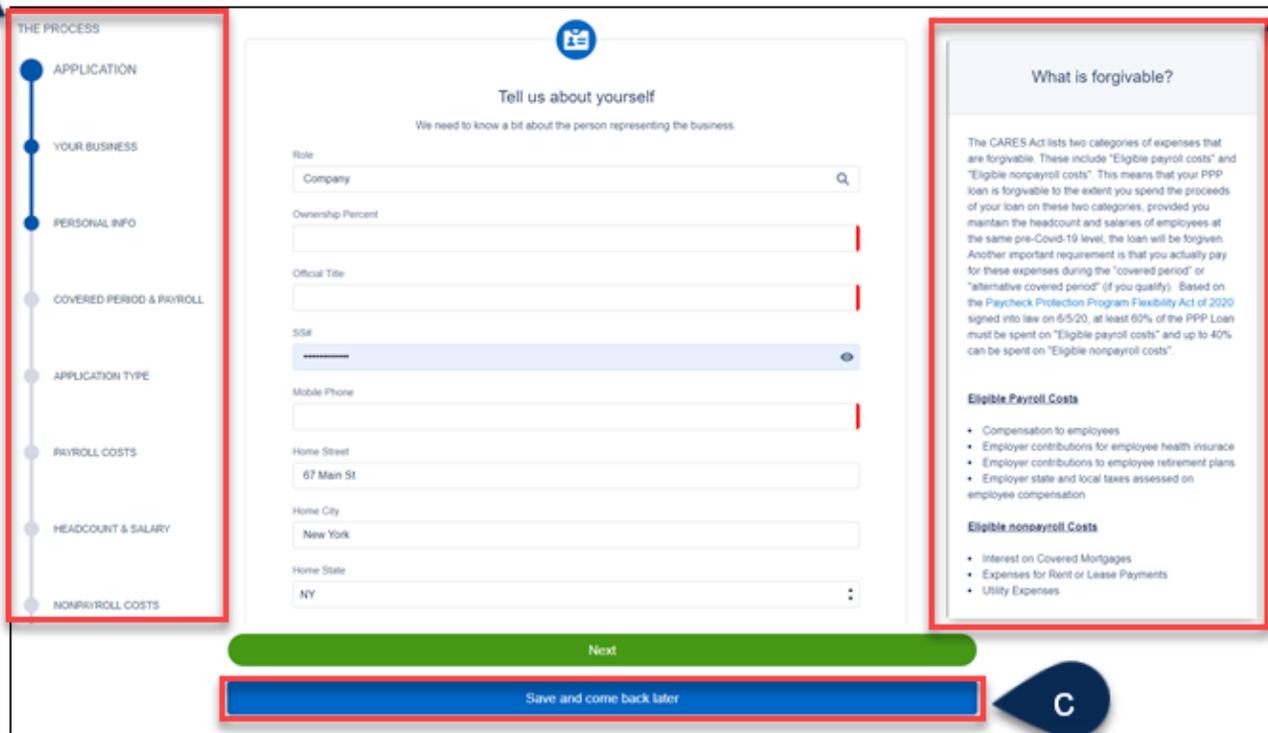
Tell Us About Yourself

1. **Confirm** your personal data (previously entered during the application process).

NOTE: Make sure to update contact information (Address, Phone Number) if it has changed since the application was filled out.

2. Navigation tips:

- a. 'The Process' bar (left side of the screen) shows your progress through the application. You can revisit a previous section by clicking on its title within 'The Process' bar.
- b. Throughout the application process you will find helpful hints in the box(es) 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.
- c. If you do not want to complete the application at this time, you can always select *Save and come back later* button at the bottom of each screen.



THE PROCESS

- APPLICATION
- YOUR BUSINESS
- PERSONAL INFO
- COVERED PERIOD & PAYROLL
- APPLICATION TYPE
- PAYROLL COSTS
- HEADCOUNT & SALARY
- NONPAYROLL COSTS

Tell us about yourself

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

Role
Company

Ownership Percent

Official Title

SSN

Mobile Phone

Home Street
67 Main St

Home City
New York

Home State
NY

What is forgivable?

The CARES Act lists two categories of expenses that are forgivable. These include "Eligible payroll costs" and "Eligible nonpayroll costs". This means that your PPP loan is forgivable to the extent you spend the proceeds of your loan on these two categories, provided you maintain the headcount and salaries of employees at the same pre-Covid-19 level, the loan will be forgiven. Another important requirement is that you actually pay for these expenses during the "covered period" or "alternative covered period" (if you qualify). Based on the Paycheck Protection Program Flexibility Act of 2020 signed into law on 6/5/20, at least 60% of the PPP Loan must be spent on "Eligible payroll costs" and up to 40% can be spent on "Eligible nonpayroll costs".

Eligible Payroll Costs

- Compensation to employees
- Employer contributions for employee health insurance
- Employer contributions to employee retirement plans
- Employer state and local taxes assessed on employee compensation

Eligible nonpayroll Costs

- Interest on Covered Mortgages
- Expenses for Rent or Lease Payments
- Utility Expenses

Next

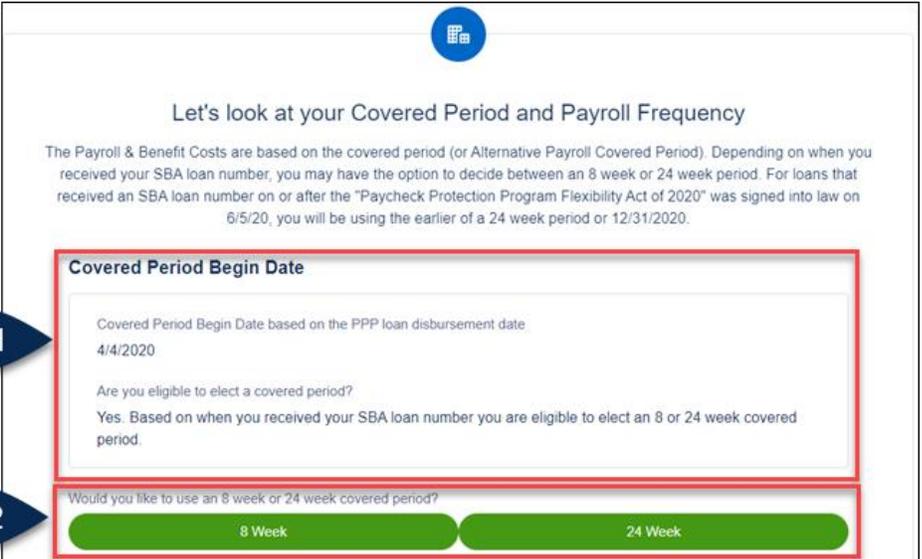
Save and come back later

PPP Forgiveness Application Support Document for the Customer Portal

Your Covered Period

1. The coverage period for your loan is described in the 'Covered Period Begin Date' box. Use these dates when determining eligible expenses and headcount.
2. If your PPP loan received an SBA loan number before 6/5/2020, you have the option to elect either an 8-week or 24-week covered period. Click the appropriate button to select the **duration of your covered period.**

Information about the Covered Period is provided in the Help Box on the right.



Let's look at your Covered Period and Payroll Frequency

The Payroll & Benefit Costs are based on the covered period (or Alternative Payroll Covered Period). Depending on when you received your SBA loan number, you may have the option to decide between an 8 week or 24 week period. For loans that received an SBA loan number on or after the "Paycheck Protection Program Flexibility Act of 2020" was signed into law on 6/5/20, you will be using the earlier of a 24 week period or 12/31/2020.

Covered Period Begin Date

Covered Period Begin Date based on the PPP loan disbursement date:
4/4/2020

Are you eligible to elect a covered period?
Yes. Based on when you received your SBA loan number you are eligible to elect an 8 or 24 week covered period.

Would you like to use an 8 week or 24 week covered period?

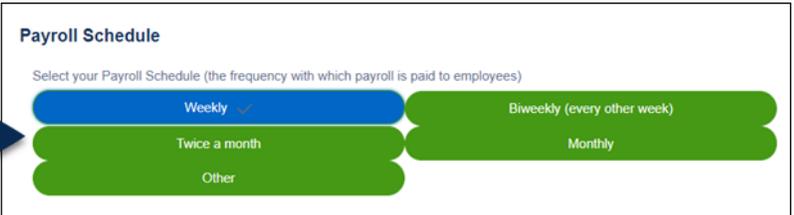
8 Week 24 Week

Your Payroll Frequency

1. Select your payroll schedule by clicking on the option which **best describes your payroll frequency.**

a. If you select the *Weekly* or *Biweekly* option, you will be prompted on whether you would like to enter an *Alternative Payroll Coverage Period*.

NOTE: A description of an Alternative Payroll Coverage period can be found in the Help Box to the right.



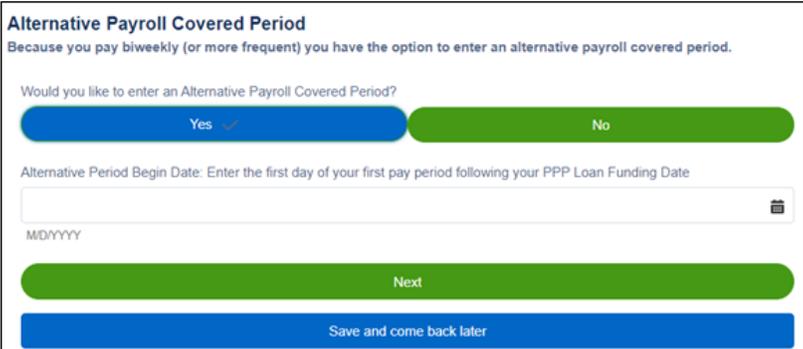
Payroll Schedule

Select your Payroll Schedule (the frequency with which payroll is paid to employees)

Weekly Biweekly (every other week)

Twice a month Monthly

Other



Alternative Payroll Covered Period

Because you pay biweekly (or more frequent) you have the option to enter an alternative payroll covered period.

Would you like to enter an Alternative Payroll Covered Period?

Yes No

Alternative Period Begin Date: Enter the first day of your first pay period following your PPP Loan Funding Date



MM/YYYY

Next

Save and come back later

PPP Forgiveness Application Support Document for the Customer Portal

Select Your Application Type

1. Based on latest guidance from the SBA, you may be able to apply for forgiveness using the shortened 3508EZ form depending on if you meet certain criteria listed on the screen.
 - a. If you can answer **Yes** to one of the three qualification criteria listed, you have the option to continue with the 3508EZ.
 - b. Information about eligibility for the 3508EZ form is provided in the Help Box to the right.
2. To continue
 - a. with the **3508 form**, select **No** and then **Next**.

a

Based on your response above, you are eligible to use the 3508EZ form.

Would you like to use the 3508EZ form to submit your PPP Forgiveness Application?

Yes No ✓

Next

A screenshot of a web form. At the top, it says "Based on your response above, you are eligible to use the 3508EZ form." Below that is the question "Would you like to use the 3508EZ form to submit your PPP Forgiveness Application?". There are two radio button options: "Yes" and "No". The "No" option is selected, indicated by a checkmark. Below the radio buttons is a "Next" button. A red box highlights the "No" button and the "Next" button. A blue callout bubble with the letter "a" points to the "No" button.

- b. with the **3508EZ form**, select **Yes** and then **Next**.

b

Based on your response above, you are eligible to use the 3508EZ form.

Would you like to use the 3508EZ form to submit your PPP Forgiveness Application?

Yes ✓ No

Next

A screenshot of a web form. At the top, it says "Based on your response above, you are eligible to use the 3508EZ form." Below that is the question "Would you like to use the 3508EZ form to submit your PPP Forgiveness Application?". There are two radio button options: "Yes" and "No". The "Yes" option is selected, indicated by a checkmark. Below the radio buttons is a "Next" button. A red box highlights the "Yes" button and the "Next" button. A blue callout bubble with the letter "b" points to the "Yes" button.

Use the links below to locate the appropriate section of this document and continue the Forgiveness Application.

- [3508 form](#)
- [3508EZ form](#)

PPP Forgiveness Application Support Document for the Customer Portal

3508 Form | Forgiveness Customer Portal

Tell Us About Your Payroll Costs

1. Enter your **Eligible Payroll Costs** in the corresponding fields. You can find information about Eligible Payroll Costs in the Help Box on the right.

Eligible payroll costs

The total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period. For an 8-week Covered Period, that total is \$15,385. For a 24-week Covered Period, that total is \$46,154.

Enter the total cash compensation for employees making less than \$100K. This will be (Box 1) from PPP Schedule A Worksheet, Table 1:

USD 45,000.00 *

Enter the total cash compensation for employees making greater than \$100K. This will be (Box 4) from PPP Schedule A Worksheet, Table 2:

USD 1,000.00 *

Enter the total amount paid for employer contributions for employee health insurance:

USD 2,000.00 *

Enter the total amount paid for employer contributions to employee retirement plans:

USD 0.00 *

Enter the total amount paid for employer state and local taxes assessed on employee compensation:

USD 4,000.00 *

2. Enter your *Compensation to Owners* information in the corresponding fields.

Compensation to Owners

The total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period. For an 8-week Covered Period, that total is \$15,385. For a 24-week Covered Period, that total is \$20,833.

Compensation to Owners

USD *

Number of Owners

*

PPP Forgiveness Application Support Document for the Customer Portal

Tell Us About Your Headcount

1. Select the appropriate answers to *Tell Us About Your Headcount and Salary Information* by filling out the required fields. Refer to the Help Box on the right for assistance determining headcount.

Employees at Time of Forgiveness Application

PPP Forgiveness Calculation Specific Headcount Details

Was there a reduction in the number of employees or average paid hours between January 1, 2020 and the end of the Covered Period?

Yes
 No

Enter the average weekly number of FTEs during your chosen reference period. Details about the reference period are provide in the FTE & Safe Harbor section of this page

Enter the average number FTEs during the during the Covered Period or the Alternative Payroll Covered Period with compensation <= \$100k. This will be (Box 2) Table 1

Enter the average number FTEs during the during the Covered Period or the Alternative Payroll Covered Period with compensation > \$100k. This will be (Box 5) Table 2.

2. If you answered **Yes, there was a reduction in number of employees** you will be prompted with additional questions on **FTE Reduction Safe Harbor**. Refer to the Help Box on the right for helpful information on FTE Reduction Safe Harbor.

FTE Reduction Safe Harbor 1:

Were you unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020, by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19?

Do you meet the criteria for the FTE Reduction Safe Harbor 1 requirement described above?
 Yes
 No

FTE Reduction Safe Harbor 2:

Leveraging the Schedule A worksheet, you can determine if you meeting the criteria for the the FTE Reduction Safe Harbor 2 option.

Do you meet the criteria for the FTE Reduction Safe Harbor 2 requirement described above?
 Yes
 No

3. If you select **Yes** to the questions on salary reduction, you will be prompted with additional questions on **Salary/Wage Reduction Safe Harbor Requirements**. Refer to the Help Box on the right for assistance on Salary/Hourly Wage Reduction.

Salary Details

Did you reduce salary or hourly wages during the Covered Period or the Alternative Payroll Covered Period?

Yes
 No

Will any employee get a salary reduction over 25%?

Yes
 No

Safe Harbor Requirements specific to Salary/Hourly Wage Reduction/Restoration levels

Please use the Safe Harbor Calculation in the PPP Schedule A worksheet to determine if you meet Safe Harbor requirements specific to Salary/Hourly Wage Restoration levels.

Do you meet the Salary/Hourly Wage Restoration Safe Harbor requirements?
 Yes
 No

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Forgiveness Check

Summary

1. After you have entered Payroll and Headcount information, you may be provided a summary of your answers. This *Forgiveness Check* allows you to see your estimated forgiveness amount.

Forgiveness Check

Here is a quick check of where you stand with your estimated forgiveness amount after entering your payroll cost information. Please note that this is subject to review by your financial institution.

Payroll Costs

Payroll Costs from PPP Schedule A, line 10
USD 52,000.00

Potential Forgiveness Amounts

Modified Total
USD 52,000.00

PPP Loan Amount
USD 45,000.00

Payroll Cost 60% Requirement
USD 86,666.67

Forgiveness Amount

Forgiveness Amount (the smallest of the modified total, the PPP loan amount, or Payroll Cost 60% Requirement)
USD 45,000.00

Is the estimated forgiveness amount greater than or equal to your PPP loan amount?
Yes

2. Based on your answers from the previous screens, you may already be eligible for 100% forgiveness.
 - a. If so, latest SBA guidance states you are not required to enter nonpayroll costs. However, you still have the option to submit your nonpayroll costs if you prefer.
 - b. Refer to the Help Box on the right for additional information.

Nonpayroll Costs

3. Select if you would like to enter nonpayroll costs to continue.

Nonpayroll Costs

Based on your payroll information, you are eligible for 100% forgiveness (subject to review by your financial institution). Would you like to proceed to input additional non-payroll information?

Would you like to enter your nonpayroll related costs?

Yes

Next

PPP Forgiveness Application Support Document for the Customer Portal

- If you selected to provide nonpayroll costs, complete the fields to provide your *Eligible nonpayroll* costs information. Refer to the Help Box for additional details on the Eligible Nonpayroll Costs.

Let's gather information about your non-payroll costs

Eligible nonpayroll costs

Interest on Covered Mortgages

Expense for Rent or lease payments

Utility Expenses

Original Loan Details

- The next screen will show the details of your original Paycheck Protection Loan.

Additional Forgiveness Detail

Let's review some details about your original Paycheck Protection Loan

Paycheck Protection Loan Amount
USD 45,000.00

Date that the funds of your PPP loan were disbursed
4/4/2020

- Select if you, along with other affiliates, received PPP loans more than \$2 million.

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you received PPP loans in excess of \$2 million.

Did the Borrower (together with affiliates, if applicable) receive PPP loans in excess of \$2 million?

- If you received** an Economic Injury Disaster Loan (EIDL) grant from the SBA you will enter the amount of any advances you received.

If not, you may leave these fields blank.

If you did not receive an Economic Injury Disaster Loan (EIDL) grant, you may leave these fields blank.

EIDL Application Number

Enter the amount of any advance on your COVID-19 Economic Injury Disaster Loan (EIDL) grant you received.

PPP Forgiveness Application Support Document for the Customer Portal

Your Estimated Forgiveness Amount

1. **Review the information** you have entered during the Forgiveness Application process.
NOTE: Each field will align with a Line on the SBA's Paycheck Protection Program Loan Forgiveness Worksheet.
2. Your **Estimated Forgiveness Amount** is shown at the bottom.

Estimated Forgiveness Calculation	
Let's review the data that will be used to create the SBA's PPA Forgiveness Application	
Payroll and Nonpayroll Costs	
Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10):	USD 53,000.00
Line 2. Business Mortgage Interest Payments:	USD 0.00
Line 3. Business Rent or Lease Payments:	USD 5,000.00
Line 4. Business Utility Payments:	USD 500.00
Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions	
Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3): Note: if this number is 0, then you have indicated that no employees have had a salary reduction in excess of 25% or you meet the Safe Harbor requirements.	USD 0.00
Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5:	USD 58,500.00
Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13):	1.00
Potential Forgiveness Amounts	
Line 8. Modified Total (multiply line 6 by line 7):	USD 58,500.00
Line 9. PPP Loan Amount:	USD 45,000.00
Line 10. Payroll Cost 60% Requirement (divide line 1 by 0.60):	USD 88,333.33
Forgiveness Amount	
Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10):	USD 45,000.00

PPP Forgiveness Application Support Document for the Customer Portal

PPP Schedule A Summary

1. This screen shows a summary of the information that will appear on your Schedule A of the PPP Loan Forgiveness Application. Refer to the Help Box (on right) for additional information on the PPP Schedule A Summary.

PPP Schedule A

Based on the information that you entered, here is a summary of your "Schedule A" of the PPP Loan Forgiveness Application.

PPP Schedule A Worksheet, Table 1 Totals

Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1:
USD 45,000.00

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1:
67.0

Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1: Note: If this number is 0, then you have indicated that no employees have had a salary reduction in excess of 25% or you meet the Safe Harbor requirements.
USD 0.00

PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2:
USD 1,000.00

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2:
0.0

2. **Review this information.** Ensure it is complete and correct.

NOTE: The following screens will all ask you to certify your information is correct.

Certifications

1. You must click the **checkbox next to each** Certification statement to be able to continue to the next step.



Certifications

The dollar amount for which forgiveness is requested: 1 - was used to pay costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments, business rent or lease payments; or business utility payments); 2 - includes all applicable reductions due to decreases in the number of full-time equivalent employees and salary/hourly wage reductions; 3 - includes payroll costs equal to at least 60% of the forgiveness amount; 4 - if a 24-week Covered Period applies, does not exceed 2.5 months' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$20,833 per individual; and 5 - if the Borrower has elected an 8-week Covered Period, does not exceed 8 weeks' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$15,385 per individual.

I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fraud charges.

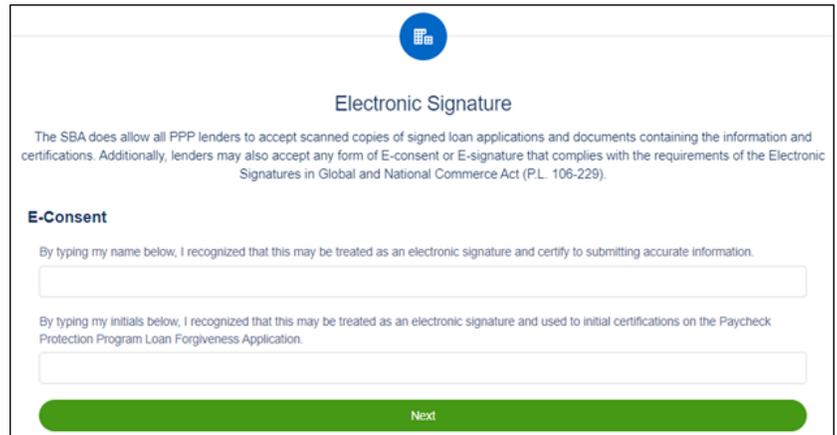
The Borrower has accurately verified the payments for the eligible payroll and nonpayroll costs for which the Borrower is requesting forgiveness.

I have submitted to the Lender the required documentation verifying payroll costs, the existence of obligations and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, and business utility payments.

PPP Forgiveness Application Support Document for the Customer Portal

E-Consent

You will be asked to provide E-consent for your application. To provide E-consent, enter your name and initials.



The screenshot shows a form titled "Electronic Signature" with a blue icon of a document and a signature. Below the title is a paragraph of text: "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)." Below this is a section titled "E-Consent" with two text input fields. The first field is preceded by the text: "By typing my name below, I recognized that this may be treated as an electronic signature and certify to submitting accurate information." The second field is preceded by: "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 Forgiveness Application." At the bottom of the form is a green button labeled "Next".

Demographics (Optional)

The SBA collects optional data regarding the demographics of those who asked for PPP Loans. The purpose of the data is explained in the Help Box (on right).



The screenshot shows a form titled "PPP Borrower Demographic Information Form (Optional)" with a subtitle: "Disclosure is voluntary and will have no bearing on the loan forgiveness decision". The form contains several input fields: "Principal Name" (with the text "Test Applicant67" below it), "Position" (with "Company" below it), "Veteran" (a dropdown menu), "Gender" (a dropdown menu), "Race (more than 1 may be selected)" (a dropdown menu showing "0 options selected"), and "Ethnicity" (a dropdown menu). At the bottom of the form is a green button labeled "Next".

Continue to the ['Finishing Up'](#) section of this document to continue.

PPP Forgiveness Application Support Document for the Customer Portal

3508EZ Form | Forgiveness Customer Portal

Tell Us About Your Payroll Costs (EZ Form)

1. Enter your **Eligible Payroll Costs** in the corresponding fields. You can find information about Eligible Payroll Costs in the Help Box on the right.

Eligible payroll costs
The total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period. For an 8-week Covered Period, that total is \$15,385. For a 24-week Covered Period, that total is \$46,154.

Enter the total cash compensation for employees making less than \$100K. This will be (Box 1) from PPP Schedule A Worksheet, Table 1:

USD 45,000.00 *

Enter the total cash compensation for employees making greater than \$100K. This will be (Box 4) from PPP Schedule A Worksheet, Table 2:

USD 1,000.00 *

Enter the total amount paid for employer contributions for employee health insurance:

USD 2,000.00 *

Enter the total amount paid for employer contributions to employee retirement plans:

USD 0.00 *

Enter the total amount paid for employer state and local taxes assessed on employee compensation:

USD 4,000.00 *

2. Enter your *Compensation to Owners* information in the corresponding fields.

Compensation to Owners
The total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period. For an 8-week Covered Period, that total is \$15,385. For a 24-week Covered Period, that total is \$20,833.

Compensation to Owners

USD *

Number of Owners

*

Tell Us About Your Headcount (EZ Form)

1. Enter your **headcount at the time of application for Forgiveness**. Refer to the Help Box (on right) for information helpful when determining Headcount.



Headcount Details

The SBA Form 3508EZ (Paycheck Protection Program PPP Loan Forgiveness Application Form 3508EZ) specifically asks for the "Employees at Time of Loan Application" and "Employees at Time of Forgiveness Application". While this is required for the application form, it will not impact your forgiveness calculation.

Headcount Details

Do we have your number of employees at the time of the loan application on file?

Yes

Employees at time of loan application

67

Employees at Time of Forgiveness Application

*

PPP Forgiveness Application Support Document for the Customer Portal

Forgiveness Check (EZ Form)

Summary

1. After you have entered Payroll and Headcount information, you will be provided a summary of your answers. This *Forgiveness Check* allows you to see your estimated forgiveness amount.

Forgiveness Check

Here is a quick check of where you stand with your estimated forgiveness amount after entering your payroll cost information. Please note that this is subject to review by your financial institution.

Payroll Costs

Payroll Costs from PPP Schedule A, line 10
USD 52,000.00

Potential Forgiveness Amounts

Modified Total
USD 52,000.00

PPP Loan Amount
USD 45,000.00

Payroll Cost 60% Requirement
USD 86,666.67

Forgiveness Amount

Forgiveness Amount (the smallest of the modified total, the PPP loan amount, or Payroll Cost 60% Requirement)
USD 45,000.00

Is the estimated forgiveness amount greater than or equal to your PPP loan amount?
Yes

2. Based on your answers from the previous screens, you may already be eligible for 100% forgiveness.
 - a. If so, latest SBA guidance states you are not required to enter nonpayroll costs. However, you still have the option to submit your nonpayroll costs if you prefer.
 - b. Refer to the Help Box on the right for additional information.

Nonpayroll Costs

3. Select if you would like to enter nonpayroll costs to continue.

Nonpayroll Costs

Based on your payroll information, you are eligible for 100% forgiveness (subject to review by your financial institution). Would you like to proceed to input additional non-payroll information?

Would you like to enter your nonpayroll related costs?

Yes

Next

PPP Forgiveness Application Support Document for the Customer Portal

- If you selected to provide nonpayroll costs, complete the fields to provide your *Eligible nonpayroll costs* information. Refer to the Help Box for additional details on the Eligible Nonpayroll Costs.

Let's gather information about your non-payroll costs

Eligible nonpayroll costs

Interest on Covered Mortgages

USD

Expense for Rent or lease payments

USD

Utility Expenses

USD

Next
Save and come back later

Original Loan Details (EZ Form)

- The next screen will show the details of your original Paycheck Protection Loan.

Additional Forgiveness Detail

Let's review some details about your original Paycheck Protection Loan

Paycheck Protection Loan Amount

USD 45,000.00

Date that the funds of your PPP loan were disbursed

4/4/2020

- Select if you, along with other affiliates, received PPP loans more than \$2 million.

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you received PPP loans in excess of \$2 million.

Did the Borrower (together with affiliates, if applicable) receive PPP loans in excess of \$2 million?

Yes
No

- If you received** an Economic Injury Disaster Loan (EIDL) from the SBA you will enter the amount of any advances you received.

If not, you may leave these fields blank.

If you did not receive an Economic Injury Disaster Loan (EIDL) grant, you may leave these fields blank.

EIDL Application Number

Enter the amount of any advance on your COVID-19 Economic Injury Disaster Loan (EIDL) grant you received.

USD

PPP Forgiveness Application Support Document for the Customer Portal

Your Estimated Forgiveness Amount (EZ Form)

1. **Review the information** you have entered during the Forgiveness Application process.
NOTE: Each field will align with a Line on the SBA's Paycheck Protection Program Loan Forgiveness Worksheet.
2. Your **Estimated Forgiveness Amount** is shown at the bottom.

Estimated Forgiveness Calculation	
Let's review the data that will be used to create the SBA's PPA Forgiveness Application	
Payroll and Nonpayroll Costs	
Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10):	USD 53,000.00
Line 2. Business Mortgage Interest Payments:	USD 0.00
Line 3. Business Rent or Lease Payments:	USD 5,000.00
Line 4. Business Utility Payments:	USD 500.00
Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions	
Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3): Note: if this number is 0, then you have indicated that no employees have had a salary reduction in excess of 25% or you meet the Safe Harbor requirements.	USD 0.00
Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5:	USD 58,500.00
Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13):	1.00
Potential Forgiveness Amounts	
Line 8. Modified Total (multiply line 6 by line 7):	USD 58,500.00
Line 9. PPP Loan Amount:	USD 45,000.00
Line 10. Payroll Cost 60% Requirement (divide line 1 by 0.60):	USD 88,333.33
Forgiveness Amount	
Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10):	USD 45,000.00

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Certifications (EZ Form)

1. You must click the **checkbox next to each** Certification statement to be able to continue to the next step.



Certifications

The dollar amount for which forgiveness is requested: 1 - was used to pay costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments, business rent or lease payments, or business utility payments); 2 - includes all applicable reductions due to decreases in the number of full-time equivalent employees and salary/hourly wage reductions; 3 - includes payroll costs equal to at least 60% of the forgiveness amount; 4 - if a 24-week Covered Period applies, does not exceed 2.5 months' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$20,833 per individual; and 5 - if the Borrower has elected an 8-week Covered Period, does not exceed 8 weeks' worth of 2019 compensation for any owner-employee or self-employed individual/general partner, capped at \$15,385 per individual.

I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fraud charges.

The Borrower has accurately verified the payments for the eligible payroll and nonpayroll costs for which the Borrower is requesting forgiveness.

I have submitted to the Lender the required documentation verifying payroll costs, the existence of obligations and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, and business utility payments.

2. In addition to the previous SBA certifications, you must also re-confirm that you qualify for the 3508EZ form by selecting **Yes** to at least **ONE** of the two Additional Form 3508EZ Certification statements.

Additional Form 3508EZ Certifications

In addition, the Authorized Representative of the Borrower must certify by selecting "Yes" to at least ONE of the following two items:

Item 1
The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period (other than any reductions that arose from an inability to rehire individuals who were employees on February 15, 2020, if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020, and reductions in an employee's hours that a borrower offered to restore and were refused).

Do you certify that you meet the criteria for Option 1 above?

Yes
No

Item 2
The Borrower was unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020, by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

Do you certify that you meet the criteria for Option 2 above?

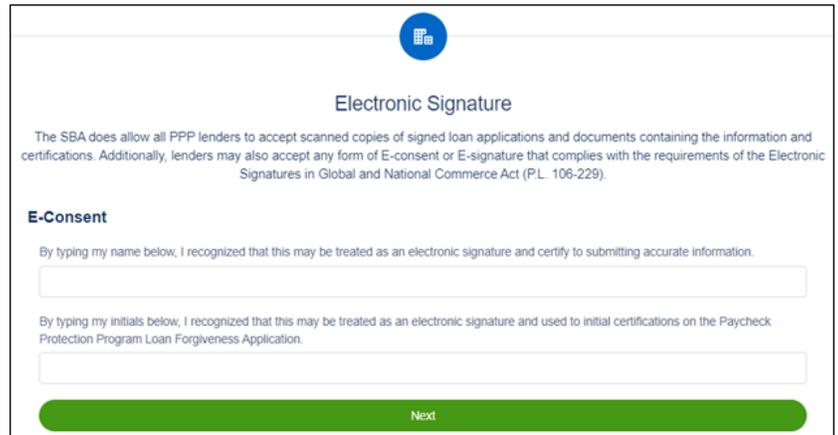
Yes
No

Next

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E-Consent

You will be asked to provide E-consent for your application. To provide E-consent, enter your name and initials.



The screenshot shows a form titled "Electronic Signature" with a blue icon of a document and a signature. Below the title is a paragraph of text: "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)." Below this is a section titled "E-Consent" with two text input fields. The first field is preceded by the text "By typing my name below, I recognized that this may be treated as an electronic signature and certify to submitting accurate information." The second field is preceded by "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 Forgiveness Application." At the bottom of the form is a green button labeled "Next".

Demographics (Optional)

The SBA collects optional data regarding the demographics of those who asked for PPP Loans. The purpose of the data is explained in the Help Box (on right).



The screenshot shows a form titled "PPP Borrower Demographic Information Form (Optional)" with a subtitle "Disclosure is voluntary and will have no bearing on the loan forgiveness decision". The form contains several input fields: "Principal Name" (with the text "Test Applicant67" below it), "Position" (with "Company" below it), "Veteran" (a dropdown menu), "Gender" (a dropdown menu), "Race (more than 1 may be selected)" (a dropdown menu showing "0 options selected"), and "Ethnicity" (a dropdown menu). At the bottom of the form is a green button labeled "Next".

Continue to the ['Finishing Up'](#) section of this document to continue.

PPP Forgiveness Application Support Document for the Customer Portal

Finishing Up | Forgiveness Customer Portal

Does Everything Look Right?

1. Do a **final check** of all your entries and information before clicking **Submit Application**.
2. You may alter your information by using the left side navigation, or by clicking **Edit** in any of the information boxes.

IMPORTANT NOTE: You cannot alter your application after hitting **Submit Application**.

Does everything look right?

Let's double check what you've entered. Once you submit this, we'll process your application and get back to you in 2-3 business days with the details on your forgiveness amount.

Business Info		Edit
Relationship Name Test Business 1	Annual Revenue	
Billing Address 67 North St New York, NY 10001	Shipping Address	
Personal Info		Edit
Role Company	Ownership Percent 100.00 %	
Official Title Owner	SSN *****201	
Mobile Phone 3132224444	Residential Address 67 Main St New York, NY 10001	
Covered Period & Payroll		Edit
Paycheck Protection Loan Funding Date 4/4/2020	Eligible to select 8 or 24 week period Yes. Based on when you received your SBA loan number you are eligible to elect an 8 or 24 week covered period.	
Use 8 or 24 week covered period 8 Week	Payroll Schedule Weekly	
Alternative Covered Period No		

Application Submitted...Now Add Your Docs

1. Once you have submitted your application, you will receive success message and an advisory to take the next steps, which is to upload your documents.

NOTE: You should also receive an email from CNB detailing how to finish and follow-up on your application.

2. Click the **Go to Dashboard** button to proceed and upload your documents.

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.

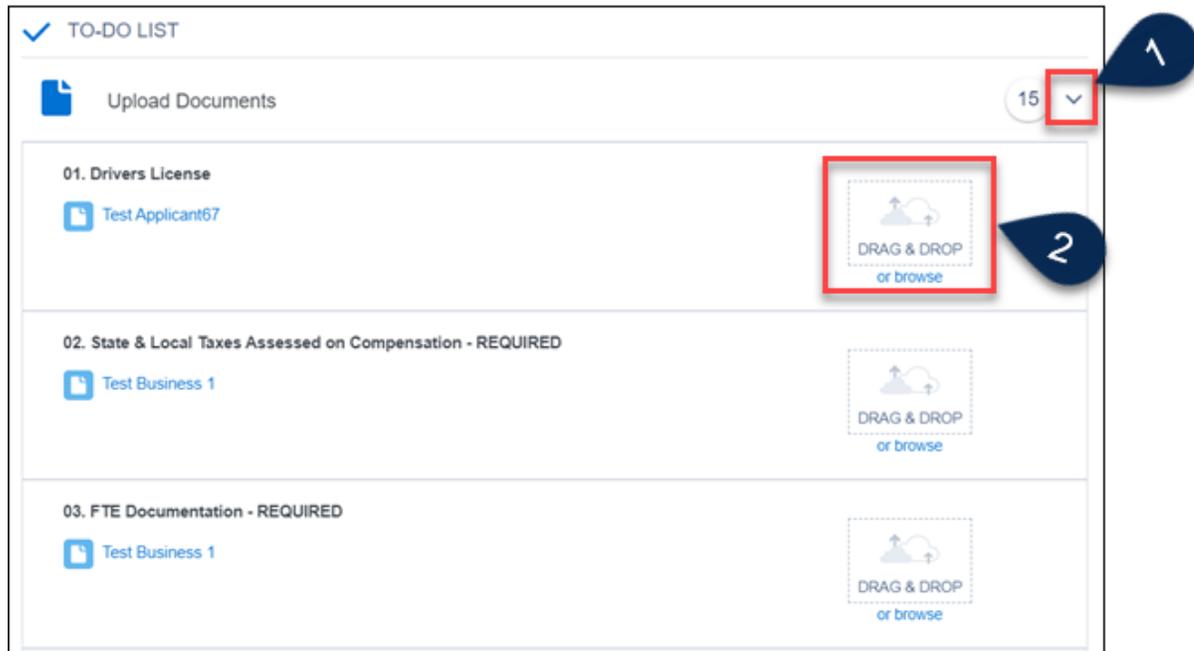
[Go to Dashboard](#)

PPP Forgiveness Application Support Document for the Customer Portal

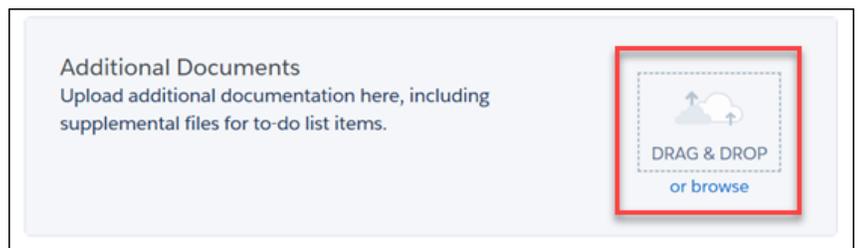
Adding Documents

1. On your Dashboard you will see you now have a To-Do List. Click the **drop-down arrow** to the far right of the Upload Documents task.
2. To the right of the requested document
 - a. Click the **Browse link**. In the window that opens, locate the requested document, and upload it.
 - OR-**
 - b. Drag the document directly from a folder on your computer and drop it on the document placeholder.

NOTE: These documents are necessary to verify and certify the forgiveness information in your application. CNB will not be able to process your application for forgiveness until all relevant documents have been uploaded to the Portal.

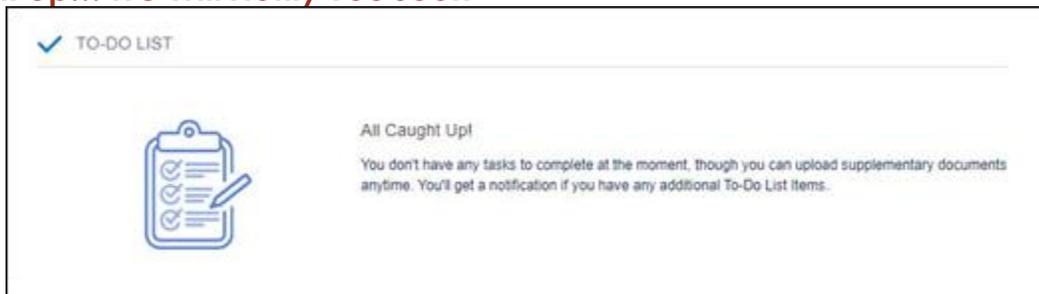


3. The Additional Documents placeholder can be used for any miscellaneous documents if you are unsure where they go.



PPP Forgiveness Application Support Document for the Customer Portal

All Caught Up... We Will Notify You Soon



Once you have uploaded all your requested documents, you are all caught up.

CNB will be contacting you via *DocuSign* to electronically sign the application. CNB will also reach out if there are any additional required documents or steps you need to take to help them process the forgiveness of your loan.