

January 7, 2021

Farmers & Merchants Bank is pleased to announce the next Paycheck Protection Program (PPP) webinar entitled "PPP Update on Obtaining Loan Forgiveness and New PPP Loans," scheduled for **Wednesday, January 13, 2021**. There will be two sessions – the first at 10:00 a.m. PT and the second at 2:00 p.m. PT. You only need to attend one session. **All borrowers or prospective borrowers are encouraged to attend the webinar regardless of your PPP loan amount.** [Register for the webinar.](#)

The webinar, presented by Crowe LLP, will share information on the new PPP legislation, its impact on the forgiveness of existing PPP Loans, and the opportunity for obtaining new PPP Loans. Topics will include:

- Changes to eligible costs and requirements for forgiveness of PPP Loans
- Approaches for obtaining full forgiveness with the least amount of work
- Expectations for Small Business Administration (SBA) audits
- Eligibility and requirements for obtaining a new PPP Loan
- Additional information on tax impacts and EIDL Advances

At the conclusion of the webinar, Crowe will host a Q&A session. If you are unable to attend the webinar, a copy will be posted on our website within 24 hours that will allow you to watch at your convenience.

Please visit F&M Bank's [PPP Forgiveness Knowledge Center](#) to register for a webinar session as well as review updated FAQs, download a copy of a previous webinar presentation, or watch a previous webinar in its entirety.

The entire F&M Bank family remains committed to supporting your ongoing needs and we look forward to working with you.

Thank you for being a client of F&M Bank, *California's Strongest.*

Sincerely,
Your F&M Bank SBA Department

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