

October 14, 2020

Dear Valued F&M Bank Client,

Farmers & Merchants Bank is pleased to announce the next Paycheck Protection Program (PPP) loan Forgiveness webinar, "Submission and Documentation of a Forgiveness Request," scheduled for **Wednesday, October 21, 2020**. 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. [Register for the Webinar](#).

The webinar, presented by Crowe LLP, will address the following topics:

- The Simplified Forgiveness Application for loans of \$50,000 or less.
- Specific steps for submitting a Forgiveness Application using the online Forgiveness portal.
- An explanation of the process once a request is submitted and the approximate time frame for Forgiveness determination.
- A comprehensive list of Forgiveness documentation to be submitted and the information necessary to maintain detailed recordkeeping.
- Examples of Forgiveness calculations.

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 during the Forgiveness phase of the PPP loan program.

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

Sincerely,
Your F&M Bank SBA Department

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