



June 10, 2020

Dear Valued F&M Bank Client.

Thank you once again for trusting Farmers & Merchants Bank as your Paycheck Protection Program (PPP) lender. We are now entering the next phase of the program: potential loan forgiveness. To deliver on F&M Bank's commitment to providing exceptional client support during the PPP loan process, over the next several weeks F&M Bank will engage in frequent communication via a series of emails and webinars designed to share additional information with you about the program and the requirements for requesting forgiveness.

To begin, F&M Bank is sponsoring a webinar on **Wednesday, June 17th** presented by PPP loan specialists from Crowe LLP, a best-in-class public accounting, consulting, and technology firm. 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. The webinar will address the following questions about PPP loan forgiveness:

- How will the amount of forgiveness be calculated?
- What is the maximum amount of forgiveness I can receive?
- What expenses are covered by the forgiveness amount?
- How do changes in my number of employees affect loan forgiveness?

At the conclusion of the webinar, Crowe LLP will host a Q&A session. [Register for the Webinar](#). If you are unable to attend one of the webinar sessions, a copy will be posted on our website within 24 hours that will allow you to watch at your convenience.

For more information on PPP loan forgiveness and to review FAQs, visit F&M Bank's [PPP Forgiveness Knowledge Center](#) at www.FMB.com/PPP. Please understand, SBA guidance is evolving and may change frequently. We encourage you to bookmark this page and consult it often for updates. If you have an immediate question, please contact your relationship manager at your local branch office.

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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