



June 19, 2020

Dear Valued F&M Bank Client,

F&M Bank is pleased to announce the next Paycheck Protection Program (PPP) loan forgiveness webinar, "An Update on PPP Loan Requirements and Forgiveness Process," scheduled for **Wednesday, June 24, 2020**. The webinar, presented by Crowe LLP, will address the following topics:

- Newly released SBA application and guidance
- How to determine the forgiveness amount based on current guidance
- A variety of hypothetical examples of forgiveness determination

In addition, we will discuss several topics which clients have indicated are an area of interest or uncertainty. At the conclusion of the webinar, Crowe LLP will host a Q&A session.

Once again, there will be two sessions – the first at **10:00 a.m. PT** and the second at **2:00 p.m. PT**. Please visit F&M Bank's [PPP Forgiveness Knowledge Center](#) to register for one of the webinar sessions as well as review updated FAQs, download a copy of the previous webinar, or watch the previous webinar in its entirety. 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 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.

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

Disclaimer: Farmers & Merchants does not provide legal, tax, or accounting advice. The information provided herein is general in nature and is being provided for educational purposes only. It is not intended to replace the advice of a licensed professional specializing in the legal, tax or accounting field.



Copyright © 2020 Farmers & Merchants Bank, All rights reserved.

You are receiving this email because you are a customer of Farmers & Merchants Bank.

Our mailing address is:

Farmers & Merchants Bank

302 Pine Ave

Long Beach, CA 90802

[Add us to your address book](#)

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#)

IF YOU WISH TO NO LONGER RECEIVE THESE E-MAILS PLEASE CLICK ON [UNSUBSCRIBE](#)
AND YOUR OPT-OUT REQUEST WILL BE HONORED WITHIN 10 BUSINESS DAYS.

Farmers & Merchants Bank will never ask you for sensitive information such as a Social Security Number,
PIN, account numbers or passwords in an e-mail.

