



June 23, 2020

Dear F&M Bank Religious Services 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 tailored specifically for Religious Organizations on **Wednesday, July 1st at 10:00 am PT** presented by PPP loan specialists from Crowe LLP, a best-in-class public accounting, consulting, and technology firm. You may register by visiting F&M Bank's [PPP Forgiveness Knowledge Center](#).

The webinar will address the following topics:

- Demonstration of how forgiveness will be calculated
- Hypothetical examples of loan forgiveness
- Identification of what documentation is required to apply for forgiveness
- Answers to commonly asked questions for religious organizations

At the conclusion of the webinar, Crowe LLP 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.

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 Religious Client Services at [562-344-4070](tel:562-344-4070) or RCS@FMB.com. Please do not share any confidential information such as TINs, SSNs, or account numbers when communicating via email.

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*.

God Bless,
F&M Religious Client Services

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