



July 17, 2020

Dear Valued F&M Bank Client,

As promised, F&M Bank is committed to keeping our Paycheck Protection Program (PPP) loan clients continually informed with the most accurate and up-to-date information regarding the upcoming Forgiveness Process, to ease any concerns you may have. To that end, we wanted to let you know that:

1. Congress is currently out of session, so there have been no new updates provided this week to the Forgiveness process or parameters. They are returning to session next week.
2. The Small Business Administration (SBA) is still not accepting Forgiveness Applications at this time.
3. We are expecting additional guidance in the next few weeks from both Congress and the SBA with regard to proposed legislation that may impact the Forgiveness process.
4. Once this guidance has been received and evaluated, and the SBA begins accepting Forgiveness Applications, F&M Bank will send you a link to your secure application so you may begin the process.
5. We will be rescheduling the third webinar, which will provide additional information on requirements, calculation examples, and instructions for using the online Forgiveness Application, once the new guidance has been received.

In the meantime, we encourage you to visit F&M Bank's [PPP Forgiveness Knowledge Center](#) to review previous webinars and FAQs. If you have an immediate question, please contact your relationship manager at your local [Branch Office](#) or email us at PPPapps@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*.

Sincerely,
Your F&M Bank SBA Department

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