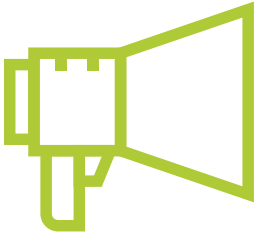


SBA Paycheck Protection Program: Loan Forgiveness Guide



Thank you for trusting Community Bank & Trust as your partner for the Paycheck Protection Program (PPP). Based on what we know today, below are some tips to help you organize your documentation and files to prepare for application submission once additional SBA guidance is provided.

1. Make sure you use the proceeds for eligible expenses
2. Use 100% of the proceeds within the covered 8 week period
3. Document how all proceeds are used and be prepared to provide the following items:
 - a. Copy of Lease Agreements for any rent paid
 - b. Copy of Mortgage Note and Statements for any interest paid
 - c. Payroll Records that includes the total headcount and amount paid to each employee
 - d. Copy of Healthcare invoices or statements for amounts paid
 - e. Copy of Documentation to support Retirement Compensation paid
 - f. Copy of Utility Bills for any utilities paid
 - g. Bank Statements that show the loan proceeds being deposited and then expenses being paid
 - h. Copies of Canceled Checks may be required for items paid by check