

April 4, 2020

There has been a great response from our Business Community for the PPP Loans and we are grateful for the opportunity to help businesses keep their workers employed during the pandemic and economic downturn. Unfortunately, the SBA has been changing the guidelines throughout the process and sadly their technology links are not yet up and running. But we are working hard to overcome these challenges and will do our very best to serve your lending needs.

What we need from you for our best chance of successfully processing your PPP Application:

1. **An electronically completed Paycheck Protection Program Borrower Application Form.**
 - a. **Save** the application template to your computer to open from your Adobe Acrobat program. (If you do not have Adobe Acrobat, go to any browser and download the free “Adobe Reader DC” app, then File Open and browse to where you saved the application and begin the fill-in process.)
 - b. **Before** applying your Digital ID Signature, thoroughly review the information you have entered and save a copy. (This will be a beneficial working copy in case amendments may be needed later as no edits can be accepted after digital signature is applied.)
 - c. **Final** step is placing your Digital ID Signature on the application by clicking on the signature line (not as difficult as it sounds with the easy-to-follow instructions). In the last instruction box, after creating a password, please **checkmark** the box to “lock document after signing”. This signed, completed application can now be saved with a **different file name**.
 - d. **Important – Do no print and scan a copy - this Digital signed application must be submitted to us in the electronic format.**
2. **If applicable, submit the supporting ownership information attachment.**
3. **As an additional attachment, provide thorough Payroll documentation for our verification of your Average Monthly Payroll calculation.** (The Borrower Information Sheet is a helpful guide.)

As a First Trust and Savings Bank Online Banking customer, you can securely upload the application and supporting documents and send to us following the steps below. (If you are not an Online Banking customer, you may enroll at our web site, www.ftsbank.com, located on the home page.)

1. Go to www.ftsbank.com
2. Login to **Online Banking**
3. Click **Mail** which is by your Welcome name on upper right of screen
4. Click on **Compose** tab and type your message
5. Click **Attach** to choose the files to upload
6. Click **Send**
7. Sign out

Again, we appreciate and value you, your business, and your employees! Our Loan Team is working in extraordinary ways to help you be successful during these challenging times! Thank you!

Kerry Bell, President