## PPP Round 2 Applications – 2<sup>nd</sup> Draw Requests (Initial PPP processed by Citizens Bank)

Thank you for expressing interest in participating in PPP Round 2 with Citizens Bank. In order to apply for a 2<sup>nd</sup> Draw PPP loan please complete your Second Draw PPP Application. This application has been prefilled with a portion of your individual information. Please fill and complete all remaining fields, in addition to initialing or providing a signature where requested.

If you wish to apply for a PPP Round 2 loan in the same amount of your original PPP loan and based your original request upon 2019 Financial Information, please complete the tab labeled "25% Reduction Cert-Only" in the PPP Calculator and provide the required supporting documentation listed.

If you wish to apply for a different amount than your original PPP Application, please provide the applicable supporting documentation referenced in the "Calculate Your Loan Amount" document relative to your individual new loan request. You must also complete either the tab labeled "PPP Calculator" if your industry does not fall under a NAICS code 72, or the tab "NAICS 72 Only Calculator" if your business does fall within the NAICS code 72 in the "PPP Calculator". You must also complete the revenue reduction calculation portion of this tab and provide the required supporting documentation listed.

Please utilize the Top Line Overview and SBA FAQ for reference should you have questions regarding loan amount and eligibility.

Thank you for continued partnership with Citizens Bank, and we look forward to helping you in any way we can.

## PPP Round 2 Applications – (2<sup>nd</sup> Draw Requests (Initial PPP processed by another Lender)

Thank you for expressing interest in participating in PPP Round 2 with Citizens Bank. In order to apply for a 2<sup>nd</sup> Draw PPP loan contact your Citizens Bank Loan Officer for a streamlined application.

You will also be asked to provide your entire 1<sup>st</sup> draw PPP Application Package that was submitted to your Lender including but not limited to SBA Application, all supporting documentation and Bank Note.

In addition, Citizens Bank has created additional forms and tools to aid you in the application process and meeting the requirements of the revenue reduction component associated with 2nd Draw PPP Loans.

Thank you for continued partnership with Citizens Bank, and we look forward to helping you in any way we can.

Please contact your Citizens Bank Loan Officer to begin your application process.

## PPP Round 2 Applications – 1<sup>st</sup> Draw Requests & Re-Advance Requests

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Thank you for expressing interest in participating in PPP Round 2 with Citizens Bank. In order to apply for a 1<sup>st</sup> Draw PPP loan, <u>you</u> <u>must not have received a PPP loan previously from Citizens Bank or any other financial institution at any time.</u> In order to apply for a re-advance you must not have received loan forgiveness by December 27<sup>th</sup>, 2020 and: (1) have returned some or all of your First Draw PPP Loan funds, or (2) under certain circumstances, request to modify your First Draw PPP Loan amount if you previously did not accept the full amount for which you were eligible.

You will be asked to complete a new PPP First Draw Application and provide all applicable supporting documentation. Your loan officer will be able to provide you with a detailed document relating to all documentation that will be required.

Thank you for your continued partnership with Citizens Bank, and we look forward to helping you in any way we can.

Please contact your Citizens Bank Loan Officer to begin you application process.