Customer Portal Instructions/Help Sheet

- Go to communitybank.lenderscooperative.com to get started with your application for forgiveness
    - There you will need your SBA loan number that is listed in the email you received and your EIN/TIN for your business. If a Sole Proprietor, you will use your personal SSN
    - After entering those you will be prompted to choose your exact loan amount
    - Then you will be able to set up your account within the system
    - The system/site allows you to save your work as you go, so no need to complete all at once
- Use the "Helpful Links" Section on the top left hand side of the website once logged in to find additional resources to help you through the process:
    - A 5 minute video showing you how the site functions
    - All instructions from SBA for the 3508,3508EZ, and 3508S forms
    - The 3508, 3508EZ, and 3508S application forms from SBA for review
    - FAQ's released from SBA (these will answer a majority of "technical questions" about completing your forgiveness application)
- You will be prompted to load supporting documentation into the site before submitting your application to the bank. Below are some helpful tips to ensure our file review team is able to efficiently move your file through the process and reduce the number of questions submitted back to you by the bank, as well as, SBA.
    - Be sure that the supporting documentation matches up with the covered period you choose
    - Be sure to name the files appropriately when uploading into the site(accepted file formats are PDF, XLS, XLSX, CSV, DOC, DOCX, JPG, JPEG, and PNG)
    - Since the bank is required to confirm the calculations you have input in your forgiveness application, please indicate how you arrived at your calculations on the supporting data. Clearly label what was used to fill in the data fields within the site, and feel free to highlight or make notes on your documents that are submitted.
- **Schedule C or F Filers In operation during 2019 with no employees please review page 2 of this document, if you plan to use the 3508EZ form.**

Instructions for Schedule C (or F) Filers (In operation during 2019 w/ No Employees)

1. On the very first screen after logging in, select the top box which reads: The Borrower is a self-employed individual, independent contractor, or sole proprietor who had no employees at the time of the PPP loan application and did not include any employee salaries in the computation of average monthly payroll in the Borrower Application Form (SBA Form 2483).

2. Select Continue at the bottom of the page. On the next page, enter 1 employee at the time of application and 1 employee at the time of forgiveness.

3. For payroll schedule, select "Other" and in the box to the right type "Owner compensation replacement."

4. If you did not have an EIDL Advance the next 2 boxes should be able to be skipped. If you received an EIDL Advance (grant program) fill in the amount (up to $10k) and the EIDL Application Number.

5. Select 24 weeks for the covered period; the dates should be already filled in. Do nothing for the Alternative Covered Period. Do not check the box about Affiliates.

6. For 2019 Annual Revenue, enter the applicable amount on your 2019 Tax Return filed with the IRS.

7. Add the demographic information (if willing)

8. Click Next: Forgiveness Calculation

9. Skip down to Box 9 and enter your "Owner Compensation Replacement". This is derived from the following calculations:

    a. If 24 week cover period was chosen (cannot exceed $20,833):

    $$2.5/12 \times \text{"2019 } Net\ Profit\text{"} \ (Schedule\ C\ Line\ 31, Schedule\ F\ Line\ 34)$$

    b. If 8 week cover period was chosen (cannot exceed $15,385):

    $$8/52 \times \text{"2019 } Net\ Profit\text{"} \ (Schedule\ C\ Line\ 31, Schedule\ F\ Line\ 34)$$

10. Click Next: Payroll and Non-Payroll Costs

11. Click Next: Documents

12. On this page you will upload your 2019 Schedule C that has been filed with the IRS. Choose "Choose File" button and locate your 2019 Schedule C file from your device/computer/or hard drive. Name it 2019 Schedule C, identify it as a "Payroll" document type and then select Add

13. Click Next: Summary

14. You should see the whole loan amount listed as forgivable. Type in your name, email address, and then for title, type "Individually"

15. Save Application. The same box will change to Submit Completed Application after you save it. Select box to submit to the bank.