

# PAYCHECK PROTECTION PROGRAM

## ONLINE APPLICATION WALKTHROUGH



**You matter more.®**

Member FDIC

# Login to Portal

- Authenticate into the application portal using your business TIN, email address, and SSN.
- If you are a sole proprietor, your business TIN and SSN will match.

**Bangor Savings Bank**  
You matter more.  
Member FDIC

Paycheck Protection Program


### Existing Customers: Look Up Your Account

We will use this information to look up your company information and when applicable your Paycheck Protection Program (PPP) loan information. If you have recently submitted an application, please check your email for information on how to check the status of your loan.

Business TIN (EIN or SSN)

Authorized Representative Email Address

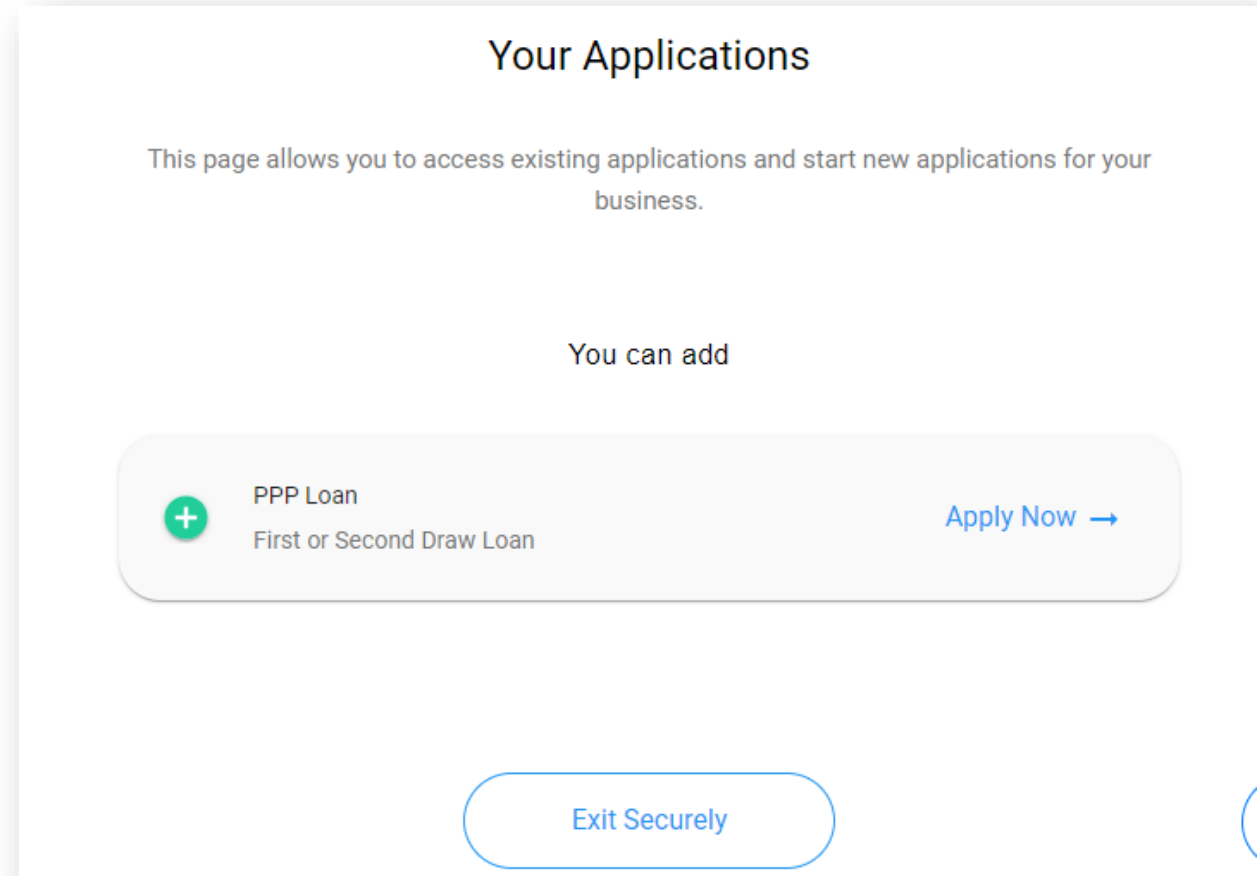
Authorized Representative Personal SSN

I'm not a robot  reCAPTCHA  
Privacy - Terms

Find My Account [?](#)

# Start PPP Application

- Once authenticated, you will see a link to apply for a PPP Loan (first or second draw loan).
- Click “Apply Now”.



# Fill Out Business Information

- Enter your business information.
- Select your business industry, or verify your industry is correct if pre-populated. You can type in this field to search all industries in order to locate the best fit.
- Note that you must provide a ***physical*** address.

Business Information

Business Name  
TEST PPPO WINTER 2021 81

Business phone

Business Industry  
Full-Service Restaurants

Address line 1

Address line 2

City

State

Zip code

Save & Collapse

# Select Loan Type

- If you have never received a PPP loan before, at any financial institution, select “PPP First Draw Loan”.
- If you have received a PPP loan before, at BSB or another institution, select “PPP Second Draw Loan”.
- If you are applying for a second draw, we must have your first draw SBA loan number. ***If your first PPP loan was with BSB, the first draw loan number will be pre-filled.***

## Select PPP Loan Application

If you have already received a PPP Loan, please choose the Second Draw Loan Application. If you have yet to receive a PPP loan, choose the First Draw application.

PPP Second Draw Loan

## Application Information

PPP First Draw SBA Loan Number

*\*Please do not edit prefilled information such as first draw loan number*

# Provide Application Information

- If you are a sole proprietor, be sure to select “Personal SSN” for your Tax ID Type.
- Annual Revenue should reflect gross receipts from your most recent, full operating year.
- The “i” symbols are tool-tips that provide additional information about what is being requested.
- Average monthly payroll determines your calculated loan amount. You will need to provide documentation to support this figure.

Please choose type of business

Type of Tax ID

Business Tax ID (EIN)

Personal SSN

Date Business was Established

Annual Revenue

\$ 0.00

Average Monthly Payroll

\$ 0.00

Calculated Loan Amount

\$0.00

Number of Employees (including affiliates, if applicable)

The form is a vertical stack of input fields. Each field has a small 'i' icon to its right, indicating a tooltip. The fields are: a dropdown for business type, a radio button selection for tax ID type (EIN is selected), a date field for business establishment, a text field for annual revenue, a text field for average monthly payroll, a shaded box for calculated loan amount, and a text field for the number of employees.

# Indicate Loan Purpose

- From the list of eligible expenses, select “Yes” for the expense categories for which you intend to use the proceeds. Select “No” if you do not intend to use the proceeds for that category.

### Loan Purpose

Do you plan to use the loan for payroll?

Yes  
 No

Do you plan to use the loan for rent/mortgage interest?

Yes  
 No

Do you plan to use the loan for utilities?

Yes  
 No

Do you plan to use the loan for covered operations expenses?

Yes  
 No

Do you plan to use the loan for covered property damage?

Yes  
 No

Do you plan to use the loan for covered supplier costs?

Yes  
 No

Do you plan to use the loan for covered worker protection expenditures?

Yes  
 No

Do you plan to use the loan for other covered expenses?

Yes  
 No

# Gross Receipts Information (for second draws)

- Pursuant to SBA guidance, second draw applicants must have experienced a 25% or greater decline in revenues from any one quarter in 2019, to the same quarter in 2020.
- You may select “annual” for your reference quarters if you do not maintain quarterly statements.
- Select your comparison quarters and enter gross receipts totals.

### Gross Receipts

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2020 Quarter (e.g., 2Q 2020)

Q1 2020 ▼ ⓘ

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2020 Gross Receipts

\$ 0.00 ⓘ

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Reference Quarter (e.g., 2Q 2019)

Q1 2019 ▼ ⓘ

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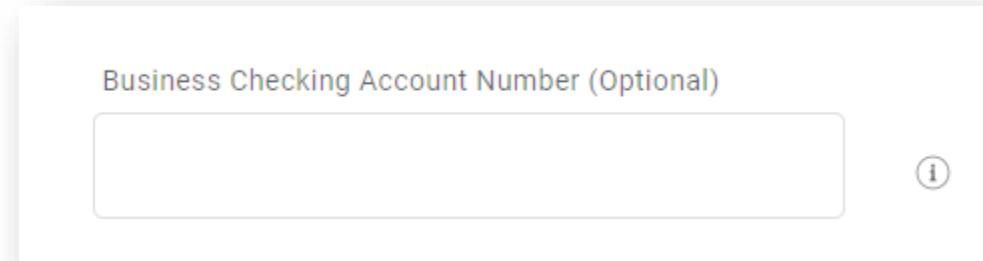
Reference Gross Receipts

\$ 0.00 ⓘ



# Enter Deposit Account Number for Disbursement

- Your loan proceeds must be deposited into a BSB business checking account.
- The borrowing business entity, or individual if you are a sole proprietor, must be the primary owner of the account.
- Enter the checking account number where you wish to have funds deposited. ***Please enter numbers only into this field.***
- We will contact you if this number is not provided or cannot be validated. Note that this may delay processing time of your application.



Business Checking Account Number (Optional)

i

*\*Please do not edit prefilled information such as checking account number*

# Ownership Information

- Select the number of owners who own 20% or more of the borrowing entity.
- If you are a sole proprietor, if no individual or entity owns more than 20% of the applying entity, or if you are applying on behalf of an eligible non-profit organization, select “0 - None”.
- Provide the requested information for each 20% or greater owner.

The screenshot displays the 'Applicant Ownership' form. At the top, it asks for the 'Number of 20% Owners', with a dropdown menu currently set to '1'. Below this, it asks 'Include demographic data for provided owners?' with radio buttons for 'No' (selected) and 'Yes'. The form then lists 'Owner 1' and asks 'Person completing the application is also an owner?' with radio buttons for 'Yes' (selected) and 'No'. A light blue message box states: 'Please complete the Authorized Representative portion of the application below, then come back and continue.' Below this, there is a section for 'Owner Applicant' with the name 'Test Smith' entered. The form includes input fields for '(1) Ownership %', '(1) Date of Birth', and '(1) Title', each with an information icon to its right.

# Review Eligibility Questions

- Review and select appropriate responses to each application eligibility question.
- Note that if you indicate your business is a franchise in question 7, you must provide the SBA franchise code. Clicking the “i” symbol will open a link to the SBA franchise directory.

### Questions

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Yes  No i

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and caused a loss to the government?

Yes  No i

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with any other business? If yes, list all such businesses and describe the relationship on a separate sheet identified as addendum A.

Yes  No i

4. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

No  Yes i

5. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?

No  Yes i

6. Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above?

Yes  No i

7. Is the applicant a franchise?

Yes  No i

# Confirm Authorized Rep Information

- Enter requested information pertaining to you as the authorized representative of the applying business.

The screenshot shows a web form with the following fields and elements:

- Select Owner:** A dropdown menu with a grey background.
- Address Line 1:** A text input field.
- Address Line 2:** A text input field.
- City:** A text input field.
- State:** A dropdown menu with a downward arrow.
- Zip code:** A text input field.
- Email address:** A text input field containing the value "test@bangor.com".
- Phone number:** A text input field.
- Save & Collapse:** A blue button at the bottom right of the form.

# Acknowledgements

- Enter your SSN, and read and acknowledge the E-sign consent agreement and PPP representations, authorizations, and certifications agreement.
- By clicking on the blue hyperlinks, you can see the full text of these agreements and email them to yourself.
- Click “Save” to save your application and stay on the form, or “Next” to proceed.

Social Security Number

XXX-XX-XXXX

I certify that I am the previously mentioned owner and I agree with the [E-sign Consent agreement](#) to use electronic records and signatures.

I certify that I am the previously mentioned Authorized Representative and I agree with the [PPP Representations, Authorizations, and Certifications](#)

> SAVE

> NEXT

EMAIL TO test@bangor.com

CLOSE

# Document Upload


- Upload all required supporting documentation for your request as outlined in one of the following checklists:
  - [Checklist for First Time Applicants](#)
  - [Checklist for Second Time Applicants](#)



**IMPORTANT: Review applicable checklist carefully to ensure you have submitted all required documentation.**



- Any documentation that is **not** payroll or revenue related can be uploaded to either the Payroll folder or Revenue folder, it does not matter which you choose.
- Assign file names so they correspond to the contents of the file (e.g. “2020 payroll”, “2/15/20 bill”), if possible.
- If applicable, please upload your calculations for computing payroll figures- this will help our team move your application through the process as swiftly as possible!


### Upload your supporting documents

Thank you for submitting your PPP loan application. Please note the document size limit is 35MB per document and acceptable file types are the following: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png. You can get more information on the supporting documents [here](#).

 Your application is not considered complete until you have submitted all of the required documentation for review. Once complete, please click the **Submit for Review** button below.

 Upload Payroll Documentation (0) 

 Upload Revenue Documentation (0) 

[← BACK](#) [Submit for Review](#) 

# Before Submitting For Review ...

- Use the “Back” button to return to your application form if you wish to make edits. Once you click submit, you will not be able to edit the application.
- Double check the following commonly-missed parts of your application for accuracy:
  - BSB checking account number (p. 9)
  - Supporting documentation- have you uploaded everything that is required? (p. 14)
    - Proof of business operation as of February 15, 2020
    - Payroll documentation
    - Revenue documentation (second draw only)
    - Resolution to Borrow (only if new borrower to BSB)
- Click “Submit for Review” to submit your application to the Bank. ***We will not consider your application until you submit for review!***
- *If you need to make additional edits after you click submit, please contact our PPP Helpdesk for assistance at 207.974.2560 or by email at [business@bangor.com](mailto:business@bangor.com).*

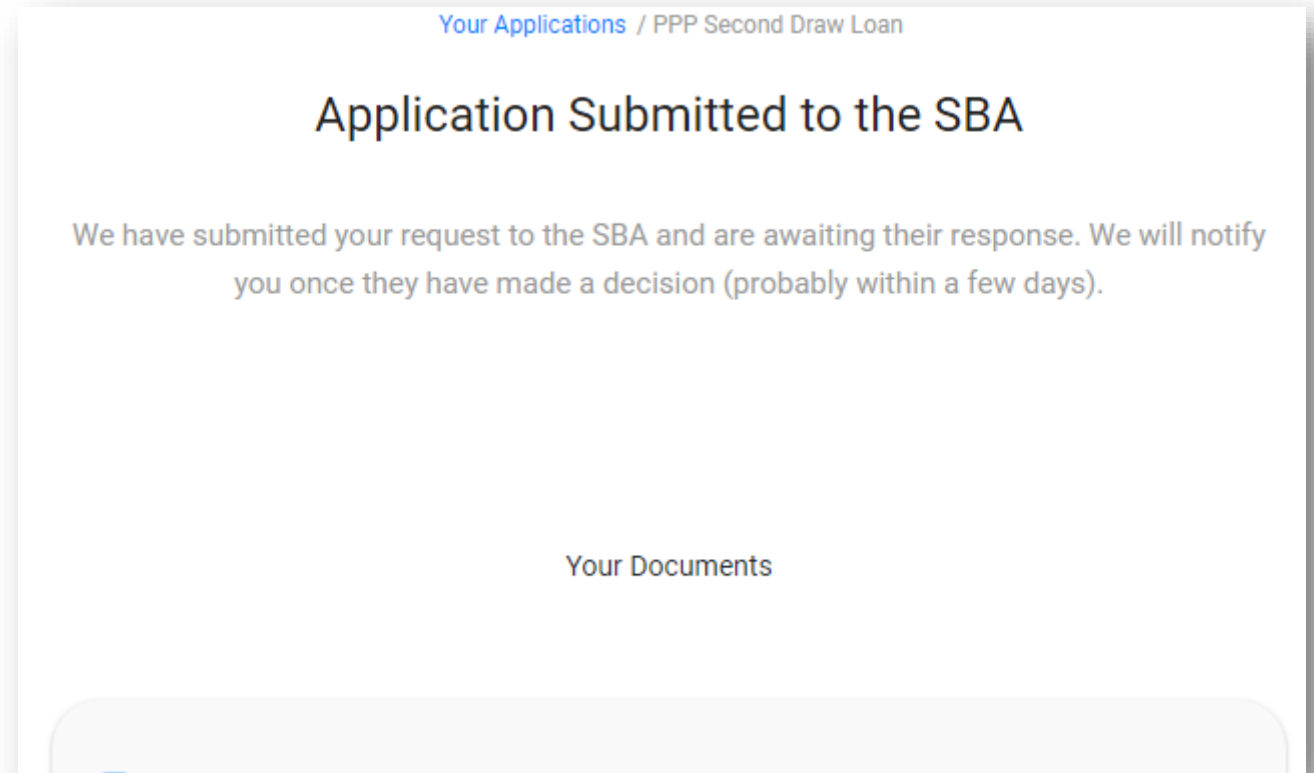
# If We Need More Information ...

- If we need additional information/documentation, or if there are errors on your application form, we will reach out to you via email.
- The emails will arrive from the sender “@expressbanking.net”.
- Be sure to monitor your spam folders in the event your email service routes communications from the system there.
- Use the link in the email, or return to the portal from Bangor.com, to respond to the request for additional information.



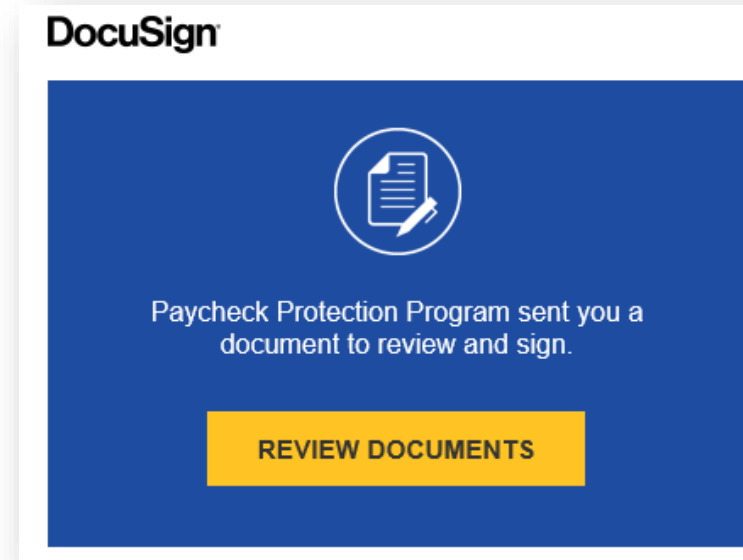
# Submission to the SBA and SBA Decision

- Once we have accepted your application, we will submit it to the SBA for their approval.
- SBA approvals will not be instantaneous, and may take a few business days.
- The SBA may request additional information, at which point-in-time we will contact you via email.
- We will notify you when the SBA decisions your request.



# DocuSign

- Once your application is approved by the SBA, you will receive an email notification to complete electronic signatures for your loan documents through DocuSign.
- You will also receive a second email, containing information about your access code for DocuSign.
- You can follow the link in the email to the application portal, or return to the portal from Bangor.com to complete the signature process.



# Disbursement of Loan Proceeds

- We will work to disburse loan proceeds as quickly as possible, but please allow up to 10 days for funds to be deposited.
- Once your identified deposit account has been funded, we will send you a confirmation via email.

# Where to Find More Information

Additional resources and contact information can be found on our website at <https://www.bangor.com/we-are-here-for-you/assistance-for-businesses/sba-paycheck-protection-program>

# Bangor

## Savings Bank

**You matter more.®**