



**COVID-19 EMERGENCY LOAN PROGRAMS**  
**AVAILABLE TO CENTRAL VALLEY COMMUNITY BANK CUSTOMERS**  
 with Personal and Small Business Loans

Name: \_\_\_\_\_

Loan # (last 3 digits) \_\_\_\_\_

I hereby certify that the COVID-19 has directly and adversely impacted my financial position. Therefore, I am requesting assistance under one of the following conditions:

**FOR A PERSONAL LOAN** (Includes Community Credit Line which is an overdraft protection product) Choose One:

1. \_\_\_\_\_90-day deferment of monthly loan payments of principal plus interest on my term loan ("Loan) and may include a maturity date extension. Furthermore, I understand that this action may cause my loan to be re-amortized and the final payment may be higher than that currently estimated. I also understand that I have the option to re-amortize my loan if I choose not to have a balloon payment.
2. \_\_\_\_\_90-day deferment of monthly loan payments on my line of credit (includes my Community Credit Line and/or Home Equity Line of Credit) ("Loan"). I understand that this action may cause the first payment after deferment to be higher to accommodate accrued interest during the deferment period and if I have less than 90 days remaining on my loan, the maturity date may be extended. New advances from my existing line of credit or any increases to principal will be processed without additional fees (includes advance fees) for six months from the date of the Change In Terms agreement.

**New Emergency No Fee Fixed Rate Loan up to \$25,000\*** or 3-times monthly net pay, whichever is less. **Offer is for existing customers with minimum 3-month deposit relationship or existing loan relationship.** *Expedited application process requires this simple application and current pay stubs.*

3. \_\_\_\_\_ I am requesting a new unsecured emergency loan of \$ \_\_\_\_\_. I understand that my loan will be a fixed rate interest only non-revolving line of credit for up to 90 days; then will convert to an interest only loan for 12 months. At the end of 12 months, the balance will be termed out over 48 months.

**FOR A SMALL BUSINESS LOAN** (Includes QuickLines which is an overdraft protection product) Choose One:

1. \_\_\_\_\_90-day deferment of monthly loan payments of principal plus interest on my term loan ("Loan) and may include a maturity date extension. Furthermore, I understand that this action may cause my loan to be re-amortized and the final payment may be higher than that currently estimated. I also understand that I have the option to re-amortize my loan if I choose not to have a balloon payment
2. \_\_\_\_\_90-day deferment of monthly loan payments on my line of credit (Includes Quicklines) ("Loan"). I understand that this action may cause the first payment after deferment to be higher to accommodate accrued interest during the deferment period and if I have less than 90 days remaining on my loan, the maturity date may be extended. New advances from my existing line of credit or any increases to principal will be processed without additional fees (includes advance fees) for six months from the date of the Change In Terms agreement.

**New Emergency No Fee Fixed Rate Loan up to \$50,000\*.** **Offer is for existing customers with minimum 3-month deposit relationship or existing loan relationship.** *Expedited application process requires simple application and two years' current tax returns.*

3. \_\_\_\_\_ I am requesting a new unsecured emergency loan of \$ \_\_\_\_\_. I understand that my loan will be a fixed rate interest only non-revolving line of credit for up to 180-days with the balance termed out over 60 months. Requires blanket security agreement and UCC-1 filing on business assets. Can be in a junior lien position.

**AUTOMATIC LOAN PAYMENTS**

\_\_\_\_\_ I am requesting to have my monthly loan payments automatically deducted from my designated account.

**Please Note:** If you currently have autopay set up and your next payment is due within 10 days or less from the date you sign this agreement, the bank may not be able to stop the auto-debit for that payment.

By signing below, I acknowledge that for Central Valley Community Bank ("CVCB") to process this request, it may require an updated credit report on me and any other co-borrower or guarantor currently associated with the Loan. Furthermore, if the request is approved, I agree that all documents necessary to finalize this request will require signature from all individuals who signed the Promissory Note. Email this completed form to: [disasterloans@cvcb.com](mailto:disasterloans@cvcb.com), mail it to: Central Valley Community Bank, 7100 N. Financial Drive, Suite 101, Fresno, CA 93720 or deliver it to a banking center near you. By providing your personal information to Central Valley Community Bank and clicking the submit box, you consent to the collection and processing of your Personal Information as described in our [CA Consumer Privacy Policy](#).

**BORROWER:** E-mail address: \_\_\_\_\_

By: \_\_\_\_\_  
 Signature

\_\_\_\_\_ Date

Revised 4/2/2020

**Central Valley Community Bank reserves the right to require documentation to verify the stated amounts and to withdraw or change this offer at any time.**



Central Valley Community Bank  
 7100 Financial Drive, Suite 101  
 Fresno, CA 93720  
 (559) 800-298-1775

## Electronic Funds Transfer - Automatic Debits

CVCB Loan Number \_\_\_\_\_

New Enrollment  Change

Account Name: \_\_\_\_\_

My Checking Account Is With:  Central Valley Community Bank, or  Other Financial Institution

Your Financial Institution's Name: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_ Routing Number (External Accounts Only): \_\_\_\_\_

Checking Account Number: \_\_\_\_\_ Routing Number (External Accounts Only): \_\_\_\_\_

Debit my account for the Regular Payment  Additional Principal Amount (Optional): \$ \_\_\_\_\_

Debit my account on the payment due date  Debit my account on this date: \_\_\_\_\_

My signature below authorizes Central Valley Community Bank to debit my checking or savings account for my monthly payment plus any additional principal amount as designed above. I understand that my payment amount may vary with changes in principal and interest apportions as applicable or any fees that I might incur, such as late or return payment charges. I understand I must continue to remit payments on time and watch my account until EFT begins and I must maintain sufficient funds in my designated account to cover the total EFT debit amount to avoid fees for returned payments. **I UNDERSTAND if my payment is not received by the late charge assessment date, usual late fees apply, in accordance with my Note.**

**I HAVE READ THE APPLICABLE TERMS AND CONDITIONS OF ELECTRONIC FUNDS TRANSFER FOR MY LOAN TYPE. EITHER I OR CVCB CAN TERMINATE THIS AUTHORIZATION AT ANY TIME BY GIVING 10 DAYS NOTICE TO THE OTHER PARTY.**



↑ routing and transit #      ↑ checking account #      ↑ check #



↑ check #      ↑ routing and transit #      ↑ checking account #

Your Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**For new enrollment or change to checking or savings account information, or additional principal, you must:**

- Continue to remit payments on time until Electronic Funds Transfer begins.
- Complete a separate form to set up the Service on each loan account.
- Complete a new EFT Authorization Form if you make any changes to your instructions to us.

## Terms and Conditions

1. By enrolling in the Electronic Funds Transfer (EFT) Service (the “Service”), you are authorizing CVCB to draft your loan payment each month by automatically transferring funds from the financial institution account specified by you, whether at this Bank or another financial institution. The Service is available to CVCB customers at no cost.
2. The Service will draft your monthly payment, plus additional principal amounts (optional), once a month from a single bank account. The Service cannot draft your loan payment from multiple bank accounts. The Automated Payment Date is the payment due date unless you specifically request for us to draft on a different date before the Late Charge assessment date. **NOTE:** The auto debit can take up to three months to process. You will see a test transaction for \$0 post to your account which lets us know the EFT has been set up successfully. Once you see that, your next payment is all set to be drafted automatically. **You are responsible for making all payments on time until the first automated payment has been made.**
3. If your scheduled Automated Payment Date falls on a weekend or a legal bank holiday, the automated payment will occur on the next business day.
4. Be sure to check your account statements to verify the date and amount of any automated payments initiated by CVCB. In the event of an error, please notify the financial institution and CVCB immediately.
5. Under the terms of your loan, your CVCB payment amount may change. The Service will adjust the amount of the automated payment from your checking or savings account to accommodate these changes. If you have opted for an additional principal amount to be drafted each month, the additional principal amount will not change.
6. You may request that CVCB make changes to the Service (*e.g. banking information and/or additional principal amounts*) by completing a new EFT Auto Debit form located on our website at [www.cvcb.com](http://www.cvcb.com) and either faxing it to 559-297-6172, mailing it to us at the address above, emailing it to [loanservicing@cvcb.com](mailto:loanservicing@cvcb.com) or taking the completed form to your local branch office.
7. If the account that is linked to auto debit is closed for any reason, such as fraud, etc., it is imperative that you provide us your new account number. The change may require you to sign a new auto debit form.
8. You are responsible for making all payments on time. Your payment due date set forth in your Note is unaffected by the use of this Service.
9. If your automated payment is returned unpaid, the Service may continually try to draft your account until payment is received. CVCB has the right to assess a reasonable charge, subject to applicable law. If the Service is unsuccessful, you are then responsible to remit the payment to us. If your payment is not received before the end of your grace period, your payment for that period will be past due and a late payment charge will be assessed.
10. CVCB reserves the right to cancel or otherwise terminate the Service for any reason, including without limitation if:
  - Your automated payment is returned by your financial institution because of “Authorization Revoked,” “Account Frozen,” or “Account Closed;”
  - Three automated payments are returned unpaid for insufficient funds within a consecutive 12-month period;
  - Your loan enters a Loss Mitigation or Foreclosure status (if this loan secured by real estate);
  - Your principal balance is less than your monthly payment;
  - Your loan is paid-in-full or reaches the maturity date; or
  - You fail to comply with these terms and conditions or the terms and conditions of your loan.
11. If your Note includes a preferred rate reduction for automatic payments and the Service is terminated at a later date, the interest rate will be increased by the preferred rate reduction specified in your original Note.
12. You agree to have us draft a personal account for payment to a personal loan or a business account for payment to a business loan.