



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 and interest on my term loan ("Loan"). I understand that the maturity date of my loan will be extended for 90 days. Furthermore, I understand that this action may cause the final payment to be higher than that currently estimated resulting in a balloon payment to accommodate interest accrued during the deferment period. 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"). 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 this 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 on my term loan ("Loan"). I understand that the maturity date of my Loan will be extended for 90 days. Furthermore, I understand that this action may cause the final payment to be higher than that currently estimated resulting in a balloon payment to accommodate additional interest accrued during the deferment period. I also understand 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"). 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 this 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.

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, 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:

By: _____
 Signature

 Date

 E-mail address

***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
APPLICATION FOR THE
SMALL BUSINESS DISASTER LOAN PROGRAM

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT: To help the government fight the funding of terrorism and money laundering, the USA PATRIOT ACT, a Federal Law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or applies for a loan. When you open an account or apply for a loan, we will ask you for your name, address, date of birth and any other information that will allow us to identify you. We may ask to see your drivers' license or other identifying documents. We proudly support all efforts to protect and maintain the security of our customers and our country.

Please Plan to Provide the Following Documentation

2 Years Current Business Tax Returns

Federal Regulation B (Equal Credit Opportunity Act) requires us to obtain evidence of your intent to apply for joint credit or provide a joint guaranty. Please check the box and sign below to evidence your intent. If the application is for joint credit, Borrower and co-borrower agree that we intend to apply jointly.

_____ initial _____ initial

Applicant / Business

Applicant Name/ Business Name: _____

Applicant/Business Address: _____

Applicant /Business Mailing Address: _____

Description of Business: _____ Date Established: _____

Entity Type: _____ Non Profit? Business Industry: _____

Loan Amount \$ _____ Business TIN: _____

Gross Sales \$ _____ Year of Gross Sales: _____

If you answer "YES" to any of the following questions, please provide details on separate sheet of paper.

- | | | |
|---|-----|----|
| 1. Are any taxes currently past due by the Business Applicant, Guarantor or Co-Borrower | Yes | No |
| 2. Are accounts, inventory or equipment of Business Applicant currently pledged as collateral? | Yes | No |
| 3. Is the Business Applicant or any Guarantor or Co-Borrower a party to any legal claim, lawsuit or lender loss? | Yes | No |
| 4. Has Business Applicant or any Guarantor or Co-Borrower ever declared bankruptcy, or been party to a foreclosure? | Yes | No |
| 5. Has Business Applicant or any Guarantor or Co-Borrower defaulted on a loan, been subject to a short sale? | Yes | No |
| 6. Are you or any Guarantor or Co-Borrower a citizen of a country other than the U.S | Yes | No |
| 7. Are the assets of the Business Applicant or any Guarantor or Co-Borrower's assets in a trust? | Yes | No |
| 8. Do you or any Guarantor or Co-Borrower own or control another business? | Yes | No |

If yes, name of company: _____ % of ownership: _____ %

Agreement and Personal Guaranty

Signer certifies that he/she is authorized to execute this application for the business named above (Applicant) and that all information and documents submitted, including federal and state income tax returns (if any) are true, correct, and complete. Signer(s) authorizes Lender to file a UCC-1 as part of this application. Signer(s) authorizes Central Valley Community Bank (Bank) to obtain balance and payoff information on all accounts requiring payoff as a condition of approving this application. Signer(s) authorizes the Bank to obtain consumer and/or business credit reports in connection (a) your request for issuance of an account, (b) the collection, review or renewal of your accounts, (c) marketing purposes. The bank may report its credit experiences with you to others, including the Internal Revenue Service and state taxing authorities, in the business name as well as individual name at any time. Signer acknowledges that (I) this application is subject to final approval of the applicant and its owners (II) additional information may be required in order to make a final credit decision. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If applicant is a legal entity, all owners must sign below and include their title. **Taxpayer Consent: Signer(s) provides all Loan participants including, but not limited to actual and/or potential owners of my Loan, any party with a beneficial interest in my Loan, insurers, guarantors, servicers or service providers and their affiliates, agents, successors and/or assigns of all such parties with the authority to obtain, use and share my tax return information for any and all purposes necessary to effectuate the origination, closing, maintaining, servicing, marketing, monitoring, preparing for sale, selling, insuring or securitizing of my Loan and for any other purposes relating to the loan to the extent permitted by law.** 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](#).

ACKNOWLEDGEMENT AND AGREEMENT

By signing below, signer(s) unconditionally guarantees and promises to pay any and all Applicant's obligations to Bank arising under or relating to this application and agreement, and the Customer Agreement as well as any extensions, increases, modifications, or renewals thereof. Signer(s) waives (i) presentment, demand, protest, and notice of nonpayment, (ii) the right to require Bank to proceed against Applicant or any other guarantor, and (iii) the right to require the Bank to pursue any remedy in connection with the guaranteed indebtedness, or to notify guarantors of any additional indebtedness incurred by Applicant or any changes in the Applicant's financial condition; and (iv) any defense arising by reason of any defense of the Applicant or other guarantor. Signer(s) authorizes Bank without prior notice or consent, to (a) extend, modify, compromise, accelerate, renew, increase, or otherwise change the term of the indebtedness guaranteed hereunder; (b) proceed against one or more signer without proceeding against the Applicant or another guarantor; and (c) release or substitute any party to the indebtedness of this guaranty. Signer(s) agrees to pay Bank's costs and attorney's fees in enforcing this guaranty. This guaranty shall benefit the Bank and its successors and assigns. If approved, the actual credit granted may be less than the amount requested. Note: Married applicants may apply for a separate account.

If Applicant is an Individual, a Proprietor or General or Limited Partner, sign below:

Applicant's Signature, Date _____ Applicant's Signature, Date _____

Social Security # _____ Social Security # _____

If Applicant is a Corporation, LLC, LLP, Non-profit sign below:

Authorized Signature, Title, Date _____ Authorized Signature, Title, Date _____

Social Security # _____ Social Security # _____

Disclosure of Right to Request Specific Reasons For Credit Denial (Business Credit)

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Central Valley Community Bank, 7100 N Financial Drive Suite 101, Fresno CA 93720 within 60 days from the date you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request. **NOTICE: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the credit applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is FDIC Consumer Response Center, 1100 Walnut Street, Box 11, Kansas City, MO 64106**