



**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](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:**

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.**