



CIVISTA[®]
BANK

Paycheck Protection Program (PPP)
Forgiveness Online Portal

Automated Forgiveness Application User Guide

Step 1: Borrower receives email invite from Civista Bank

Borrowers will be invited via email to enter Civista's PPP Forgiveness Online Portal and complete the [PPP Automated Forgiveness Application](#). This email will originate from news@marketing.civista.bank.



For the best user experience, we recommend using Google Chrome as your browser to access the PPP Forgiveness Portal.

Step 2: Borrower Authenticates Identity

1. Your Borrower Email — This is the email address associated with the authorized signer for the business, which was provided on the original PPP loan application. Civista Bank has been using this email address for the weekly email updates for PPP Forgiveness.

2. Borrower Tax Identification Number (TIN) This is the TIN/SSN that is associated with the borrower of the PPP loan, which is listed as borrower on the loan note.


3. Original PPP Loan Amount — This is the original loan amount, at the time the loan was dispersed. This amount can be found on the loan note that was signed part of closing.



If you lock yourself out when trying to sign in, please allow 10 minutes for the system to reset, before trying to login again. If issues persist, please contact us.

After clicking the **Find My PPP Loan** button your identity will be authenticated and you will be taken to a prefilled Forgiveness Request Page.



Throughout the application helpful hints are provided by clicking the  icon.

Step 3: Complete Forgiveness Request

Confirm Your Business Information

Confirm Your Business Information

Training Borrower 13
9999 LINCOLN ST
SUITE 1345
CANTON, OH 44701
(419) 888-7745

▼

On the Forgiveness Request Page you will confirm your businesses information. If something has changed since the time of application, you can click the dropdown arrow to update.

Application Selection

Fill Out Application Information for
PPP Loan Forgiveness (EZ
Application)

How to choose the correct Forgiveness application?

You (the Borrower) can apply for forgiveness of your Paycheck Protection Program (PPP) loan using the SBA Form 3508EZ if you can answer "Yes" to at least one of the qualifying questions presented at the beginning of the EZ application when selected below. If you cannot answer "Yes" to at least one of those questions, you are required to use the standard application.

- The full instructions for choosing & filling out the [EZ Application](#) can be found here.
- The full instructions for choosing & filling out the [Standard Application](#) can be found here.

Select Application:

PPP Loan Forgiveness (EZ Application) ▼

The Forgiveness Request Page will default to the 'PPP Loan Forgiveness (EZ Application)'. If you know that you will be using the 'Standard Application' you can select this by clicking the dropdown arrow. If you are unsure which application to use, the following questions can help you decide. You can also click the blue hyperlinks on the page to view the SBA application instructions.

Borrower must satisfy one of the below conditions in order to use the Form 3508EZ.

If the borrower does not satisfy any of the below, they must select the **standard application** above.

1. I am a self-employed individual, independent contractor, or sole proprietor who had no employees at the time of the PPP loan application.
2. The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent AND The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period.
3. The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent AND The Borrower was unable to operate during the Covered Period at the same level of business activity as before February 15, 2020, due to requirements related to COVID-19.

You may exit the portal at any time, but be sure to save your work before exiting. The **SAVE** button is at the bottom of the page. In fact, we encourage you to save often as you are inputting your application data.



Application Selection Continued

If the EZ application is chosen, borrowers will need to answer 'Yes' to one of the questions to move forward with the EZ application. Mark 'Yes' to all that apply to your situation. If you can't answer 'Yes' to any of the questions, choose the 'Standard Application' from the **Select Application** dropdown.

Your Financial Information

Once selecting 'Yes' to one of the EZ qualifying questions or selecting the 'Standard Application' you will be prompted to begin filling in application information. You will see that certain fields will already be completed based on your original PPP Loan Application.

Annual Sales:
\$ 10,000,000.00

PPP Loan Amount
\$6,179,000.00

Employees at time of PPP Loan Application
261

Employees at time of Forgiveness Application
265

EIDL Advance Amount
\$ 0.00

EIDL Application Number

Payroll Schedule
Biweekly



Annual sales should be based on those reported in 2019.

EIDL Advance Amount — If you received an EIDL (Economic Injury Disaster Loan) advance after your PPP loan application was submitted, you will need to include the advance amount. You are only required to include the initial advance amount, not the full loan amount.

If you didn't receive an EIDL loan, enter \$0.

Your Financial Information Continued

The Flexibility Act has extended the allowable covered period to 24 weeks. If your loan was originated before June 5, 2020 you can elect to keep to the shorter covered period of 8 weeks. What is your preference?

24 Weeks ⓘ

Start of Covered Period / Loan Disbursement Date

04/17/2020 ⓘ

End of Covered Period

10/01/2020 ⓘ

If you received your PPP loan prior to June 5, 2020 you will be given the option to choose your covered period, either 8 or 24 weeks. Both dates will auto-fill based on your **Loan Disbursement Date** and **Covered Period** chosen. If you received your loan on or after June 5, 2020 the 24 week covered period will automatically be assigned.

If you choose the 24 week period you can apply for forgiveness before the end of the 24 weeks, if you have utilized all of your loan proceeds.

If applying early the **End of Covered Period** will remain 24 weeks from the **Start of Covered Period**.

Has the borrower (with affiliates) received PPP loans in excess of \$2 million

Yes ⓘ

No

Calculation Form, Line 1: Total Payroll Costs

\$ 8,000,000.00 ⓘ

Calculation Form, Line 2: Mortgage Interest Payments

\$ 0.00 ⓘ

Calculation Form, Line 3: Rent or Lease Payments

\$ 0.00 ⓘ

Calculation Form, Line 4: Utility Payments

\$ 0.00 ⓘ

Entities are affiliates of each other when one controls or has the power to control the other, or a third party or parties controls or has the power to control both. It does not matter whether control is exercised, so long as the power to control exists.



[eCFR § 121.301](#)

See [SBA FAQ's on PPP Loan Forgiveness](#) for more information about payroll expenses and non-payroll covered expenses. In addition to frequent questions, examples are also provided for guidance.

The application questions shown are for the EZ application. The Standard application will require additional inputs. Note that each question has a Line # associated with it, which corresponds to the question on the appropriate SBA application.

All fields in this section will require an answer, enter \$0 if nothing is being claimed for the particular line item.

Your Financial Information Continued

| | | |
|---|----------------|---|
| Calculation Form, Line 8: Calculated Forgiveness Amount | \$6,179,000.00 |  |
| Forgiveness Gap (Remaining Loan Balance) | \$0.01 |  |

Note: The EIDL Advance amount that was entered above has been added to the Forgiveness Gap total, due to the fact that the SBA will deduct this amount from the Forgiveness Amount when distributing forgiveness proceeds to your bank. Please ensure only the advance amount has been entered, not the full EIDL loan amount.

As the application questions are completed, the **Calculated Forgiveness Amount** and **Forgiveness Gap** will update. The **Forgiveness Gap** would be the amount that you would be responsible to repay over the remaining life of your loan, once payment deferral ends.

Deferral Period — If you submit to your lender a loan forgiveness application within 10 months after the end of your loan forgiveness covered period, you will not have to make any payments of principal or interest on your loan before the date on which SBA remits the loan forgiveness amount on your loan to your lender (or notifies your lender that no loan forgiveness is allowed).

Your loan forgiveness covered period is the 24-week period beginning on the date your PPP loan is disbursed; however, if your PPP loan was made before June 5, 2020, you may elect to have your loan forgiveness covered period be the eight-week period beginning on the date your PPP loan was disbursed. Your lender must notify you of remittance by SBA of the loan forgiveness amount (or notify you that SBA determined that no loan forgiveness is allowed) and the date your first payment is due. Interest continues to accrue during the deferment period.

If you do not submit to your lender a loan forgiveness application within 10 months after the end of your loan forgiveness covered period, you must begin paying principal and interest after that period. For example, if a borrower's PPP loan is disbursed on June 25, 2020, the 24-week period ends on December 10, 2020. If the borrower does not submit a loan forgiveness application to its lender by October 10, 2021, the borrower must begin making payments on or after October 10, 2021.

Confirm Primary Authorized Representative


The **Primary Authorized Representative** displayed will be the authorized signer from your PPP loan origination. Please ensure that the information included is correct. You are able to edit using the dropdown on the right. The only fields that can't be edited are the email address, for security purposes. As an extra layer of security the authorized signer must also input their SSN as part of the process.

Confirm Primary Authorized Representative Information

BLAKE M ORANGE
nicklublow@gmail.com
(330) 555-1217
1515 LINCOLN ST CANTON, OH
SUITE 13016

Social Security Number

XXX-XX-XXXX

 The Authorized Representative will be required to fill in the phone number and address fields, before completing.

I certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

I certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).

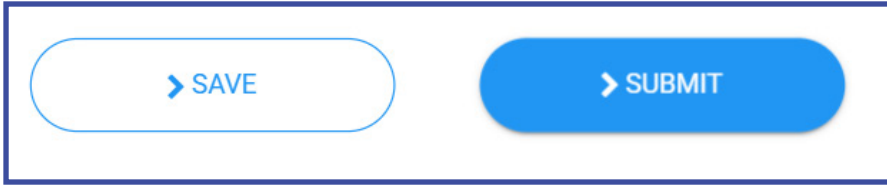


Prior to completing, both check boxes must be marked, acknowledging the certifications. It is recommended that you review each of the disclosures, by clicking on the blue hyperlink. By doing this you can also email yourself a copy for your records.

Please note, any changes to the calculation page will require you to recheck the boxes and reacknowledge your certification of the statements.

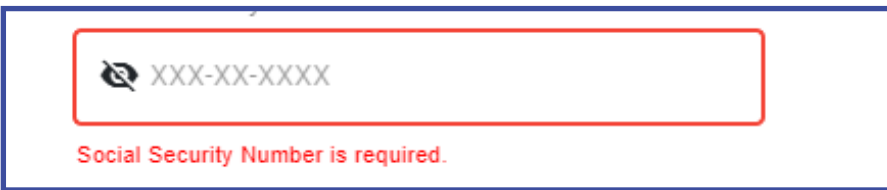
Submitting Your Application

Once you have completed your application you will need to press **SAVE** to ensure all fields save and then press **SUBMIT**.

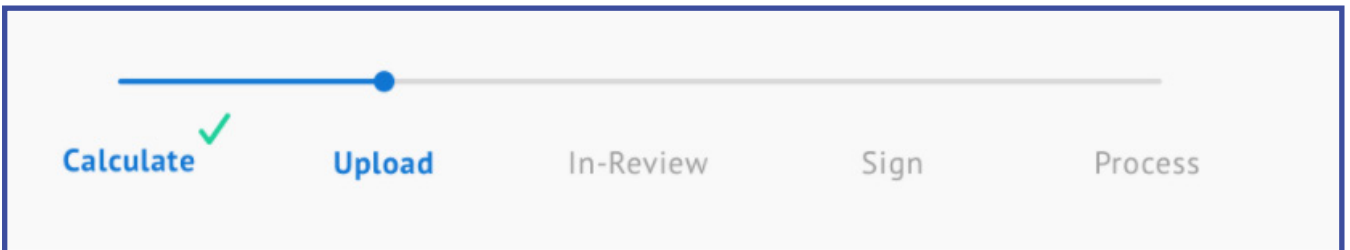


Required Fields — If you press **SUBMIT** before completing all of the required fields, the system will highlight those that need to be filled in.

If a field is required, such as **Utility Payments**, but you didn't have any utility payments, you would enter \$0 in the box.



Once you've submitted your application you'll move on to the next stage. The Status Bar at the top of the page will identify what stage your application is currently in.



Step 4: Uploading Supporting Documents

The screenshot shows a vertical list of eight document upload categories. Each category is represented by a light gray rounded rectangle containing a blue folder icon, the category name followed by '(0)', a downward-pointing chevron, and a small circular information icon to the right. The categories are: Upload 1: Cash compensation for employees (0), Upload 2: Tax forms (0), Upload 3: Health insurance & retirement contributions (0), Upload 4: Average number of FTE (0), Upload 5: Business mortgage interest payments (0), Upload 6: Business rent or lease payments (0), Upload 7: Business utility payments (0), and Upload 8: Other documents (0).

The amount and type of documentation will depend on which application form was used and based on the covered expenses being claimed.

There are brief helpful hints to the right of each document type, but it is recommended that the appropriate instructions be reviewed for full detail on what documentation is required.

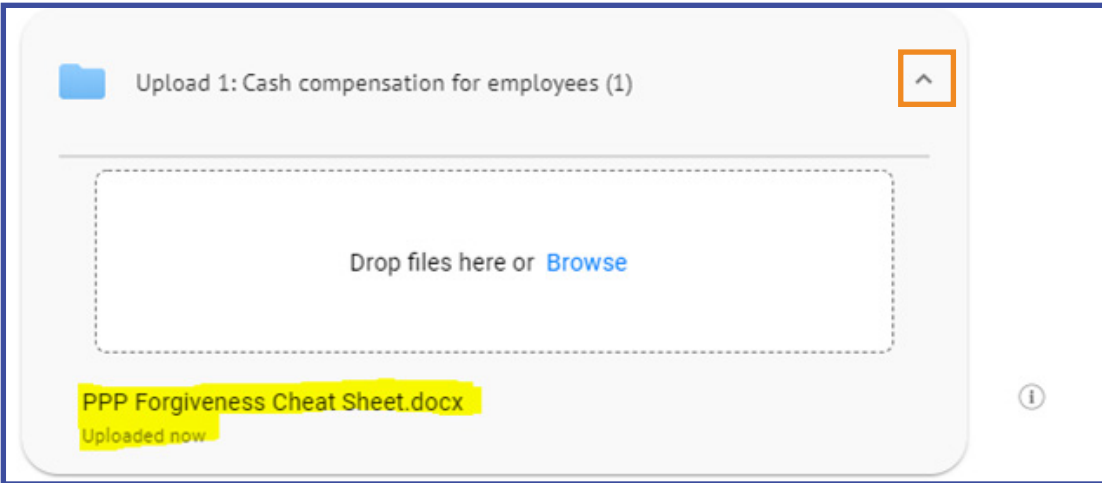
The required documents are listed on Pg. 4 if using the [3508 EZ form](#) and Pg. 6 for those using the [3508 Standard form](#).



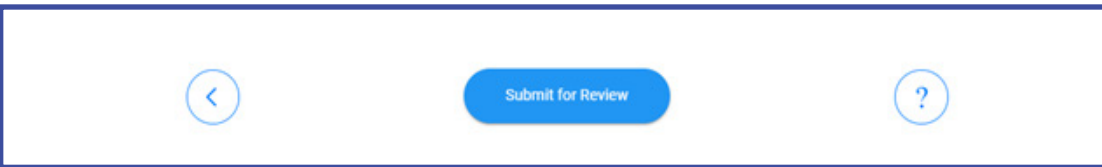
To avoid delays in processing or unnecessary document requests, please be sure to upload documents into the appropriate category. It's also important that the files be appropriately named for easy identification. This will help to streamline both the bank and SBA review processing. The SBA accepts the following file types: pdf, xls,xlsx, csv, doc, docx, jpeg, and png. The size limit is 35MB per document.

Uploading Documents Continued

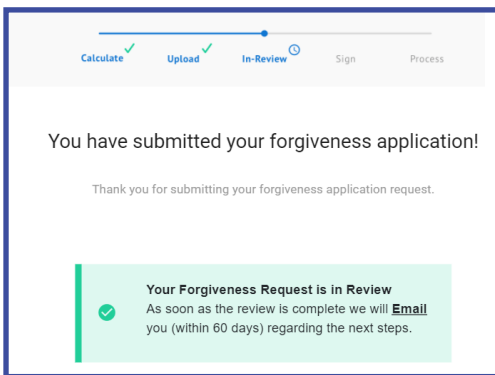
To upload documents click the dropdown arrow. You will then be able to either drag and drop the file into the portal or click the **Browse** hyperlink to search for the file on your computer. Once the file has finished uploading there will be a confirmation message, 'Uploaded Now', below the file name.



Once all of the required documentation is uploaded, click the **Submit for Review** button. Hitting the back arrow will allow you to go back to view the forgiveness calculation page. The back arrow will also be used, if you are required to make revisions to the application that are noted when in Credit Review or SBA Review. If revisions are needed, you will be notified via email.

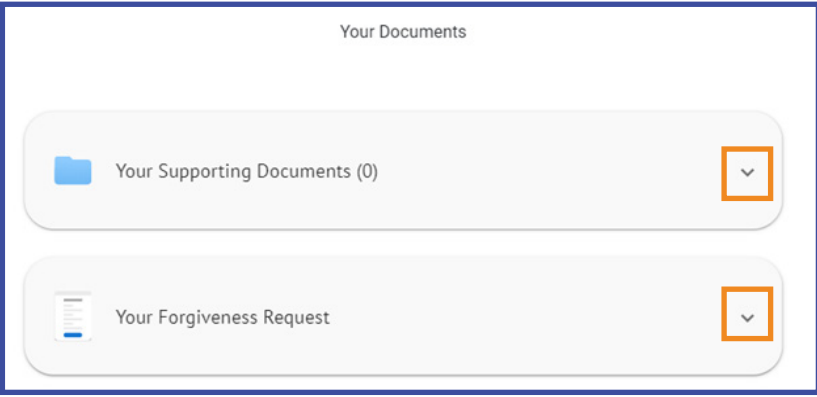


Step 5: Review Status and Exit



Congratulations! You have now submitted your application to Civista Bank's Credit team for review.

Review Status and Exit Continued



During the review process you will be able to see what documents you have uploaded and view your forgiveness request details by clicking the dropdown arrows. However, you won't be able to upload additional documents or make changes to the application, unless notified by the Credit team reviewing your application.

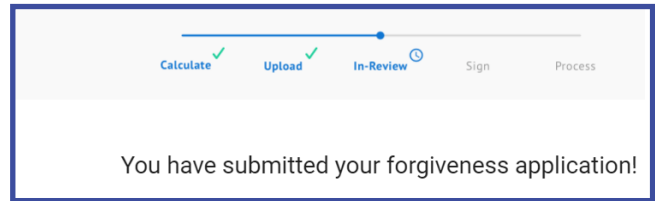


To exit the portal click **Exit Securely**, to ensure you are signed out properly. After clicking the button, you will automatically be taken to the login screen.

Continue for Additional Information

Status of Request

At the top of the screen there will be a status bar, which will tell you where your application is in the process.



Calculate – This is the initial stage where you determine your forgiveness amount. Application isn't complete nor submitted for bank review.

Upload – Time to upload your required supporting documents into the secure portal. Application isn't complete nor submitted for bank review.

In-Review – Borrower's submission has been sent for Bank review. At this point the bank has 60 days to make a decision on your application. If there are items that need revised or additional documentation required, you will be notified and the status will revert back to Upload.

Sign – The bank has finished its review and it's now time to sign the completed application, using DocuSign. At this stage you will receive two emails. One will have the code to access DocuSign and the second will be a link to DocuSign, where you will esign the forgiveness application. The access code will come from Civista PPP Loans and the DocuSign link from Paycheck Protection Program via DocuSign.

Process – Application has been signed by the borrower and bank representative and has been submitted to the SBA for a final decision. The SBA has up to 90 days to make a decision on the PPP forgiveness application.

You will be notified once a decision from the SBA has been returned. There are three possible options: a request for additional information, full forgiveness, and partial forgiveness.



You will be able to login to the system at any time to view the status of the request, by using the link found in the initial email invite or within this document.

Contact Us

PPP Forgiveness Helpline: 844.541.0300

Hours: Monday – Friday 9:00 am – 5:00pm EST.

PPPForgiveness@civista.bank

Additional Resources & Helpful Links

- [Civista's PPP Forgiveness Online Portal](#)
- [Code of Federal Regulations: Affiliations](#)
- [SBA PPP FAQs for Lenders and Borrowers](#)
- [3508 EZ Form Instructions](#)
- [3508 Standard Form Instructions](#)