



Prosperity ME

Paycheck Protection Program

April 2020

Paycheck Protection Program Information¹

The Paycheck Protection Program PPP provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities.

- Funds are provided in the form of loans that will be fully forgiven when used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll).
- Loan payments will also be deferred for six months.
- No collateral or personal guarantees are required.
- Neither the government nor lenders will charge small businesses any fees
- Small business Administration will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.
- The program will be available through June 30, 2020 or until program funds are exhausted.

The Paycheck Protection Program is implemented by the Small Business Administration with support from the Department of the Treasury. Lenders should also visit www.sba.gov or www.coronavirus.gov for more information.

¹ U.S. Small Business Administration

Eligibility

- Small businesses with 500 or fewer employees whose principal place of residence is in the United States, or are a business that operates in a certain industry and meet the applicable SBA employee-based size standards for that industry—including nonprofits, veterans' organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors.
- Businesses with more than 500 employees are eligible in certain industries.
- Sole proprietors (owners), independent contractors, and self-employed persons.
- Any small business that meets SBA's size standards (either the industry based sized standard or the alternative size standard) is eligible. [You can also check whether your business is small using the size standards tool](#)².
- Any business with a NAICS Code that begins with 72 (Accommodations and Food Services) that has more than one physical location and employs less than 500 per location is eligible. You can check your NAICS Code [here](#).

² <https://www.sba.gov/document/support--table-size-standards>

Ineligibility³

You **are ineligible** for a PPP loan if, for example:

- You are engaged in any activity that is illegal under federal, state, or local law;
- You are a household employer (individuals or families who employ nannies, cleaners or housekeepers)
- An owner of 20 percent or more of the business of the applicant is incarcerated, on probation, on parole; presently subject to an indictment, criminal information, arraignment, or has been convicted of a felony within the last five years or other means by which formal criminal charges are brought in any jurisdiction
- You, or any business owned or controlled by you or any of your owners, has ever obtained a direct or guaranteed loan from the Small Business Administration or from any other Federal agency and failed to repay within the last seven years and caused a loss to the government.

³ Norway Savings Bank

How to Apply:

We encourage you to apply as quickly as you can following this roadmap:

1. According to U.S. Treasury guidance, you should contact your current financial institution first (bank, or credit union) to check if they are participating in the Paycheck Protection Program.
2. Find a lender around you. Check below list for banks and Credit Unions that participating in the program in Maine⁴. Updated April 23rd

Financial Institutions in Maine	
Bangor Savings Bank	Citizens Bank, National Association
TD Bank, National Association	NBT Bank, National Association
Camden National Bank	Atlantic Regional FCU
Machias Savings Bank	Northeast Bank
KeyBank National Association	JPMorgan Chase Bank, National Association
Norway Savings Bank	Acadia FCU
Gorham Savings Bank	Auburn Savings Bank, FSB
People's United Bank, National Association	Eastern Bank
First National Bank	Evergreen CU
Katahdin Trust Co.	Aroostook County Federal Savings & Loan Association
Maine Community Bank	First Home Bank
Androscoggin Savings Bank	U.S. Bank, National Association
Bar Harbor Bank & Trust	Infinity FCU
Kennebunk Savings Bank	Maine Savings FCU
Kennebec Savings Bank	The Provident Bank
Bath Savings Institution	Northway Bank
Saco & Biddeford Savings Institution	NorState FCU
Bank of America, National Association	cPort CU
Franklin Savings Bank	East Boston Savings Bank

⁴ U.S. Small Business Administration at https://www.sba.gov/sites/default/files/2020-04/Lenders%20participating%20in%20PPP%20by%20State_As%20of%2004%2023%202020.pdf

Skowhegan Savings Bank	First Merchants Bank
Bank of New Hampshire	Northern Bank and Trust Company
Salem Five Cents Savings Bank	CornerstoneBank
Capital Bank, National Association	Ameris Bank
Firsttrust Savings Bank	Katahdin FCU
Atlantic Capital Bank, National Association	First State Bank Nebraska
Connecticut Community Bank, National Association	Old National Bank
Bank of the West	FinWise Bank
Community Bank, National Association	Small Business Bank
Navy FCU	The Cooperative Bank of Cape Cod
Country Bank for Savings	Bank of Utah
Independence Bank	Connected CU
Northwest FCU	Evergreen National Bank
ANB Bank	Atlantic Union Bank
Radius Bank	Boston Private Bank & Trust Company
Partners Bank	University CU
The Huntington National Bank	First Federal Savings & Loan Association of Bath
Berkshire Bank	Rockland Trust Company
Live Oak Banking Company	Bank Rhode Island
Peoples Security Bank and Trust Company	Brewer FCU
Amarillo National Bank	First Financial Bank, National Association
Truist Bank d/b/a Branch Banking & Trust Co	Maine State CU
Mascoma Bank	City National Bank of Florida
Enterprise Bank and Trust Company	Cornerstone Bank
Ally Bank	New Dimensions FCU
Haverhill Bank	BankUnited, National Association
Newburyport Five Cents Savings Bank	Seaboard FCU
Newtek Small Business Finance, Inc.	Pioneer Savings Bank
The County FCU	Sebasticook Valley FCU
Cadence Bank, National Association	City National Bank
Toyota Financial Savings Bank	First Republic Bank
Damariscotta Bank & Trust Company	Amerant Bank, National Association
Bank of New England	Byline Bank
Manufacturers and Traders Trust Company	UBank
BMO Harris Bank National Association	Lincoln Maine FCU

Penobscot County FCU	Cross River Bank
Avidia Bank	Readycap Lending, LLC
HarborOne Bank	The Savings Bank
Hancock Whitney Bank	Northeast CU
Merrimack County Savings Bank	Peoples CU
BankNewport	Farmers & Stockmens Bank
Meredith Village Savings Bank	IncredibleBank
PNC Bank, National Association	Celtic Bank Corporation
Centerstone SBA Lending, Inc.	First Command Bank
Wilmington Savings Fund Society, FSB	CIBC Bank USA
North Valley Bank	Stearns Bank National Association
Peoples Bank	First Seacoast Bank
Franklin Savings Bank	LCA Bank Corporation
Cambridge Trust Company	Windsor Federal Savings & Loan Association
First Port City Bank	D. L. Evans Bank
Bremer Bank, National Association	Evolve Bank & Trust
Palmetto State Bank	Primary Bank
First Palmetto Bank	CoreFirst Bank & Trust
Digital FCU	Clinton Savings Bank
Pennian Bank	Midland States Bank
Triad Bank	WebBank

3. Prepare these documents before you apply:

- Your most recent IRS [Form 941 – Employer’s Quarterly Federal Tax Return](#)
- To help determine the loan size, prepare a breakdown or summary of your payroll expenses between January 2019 and February 2020.

4. If you have an accountant or Payroll processor, then invite them to be with you before you apply.

5. Complete the application [here](#) and submit it with required documents mentioned above.

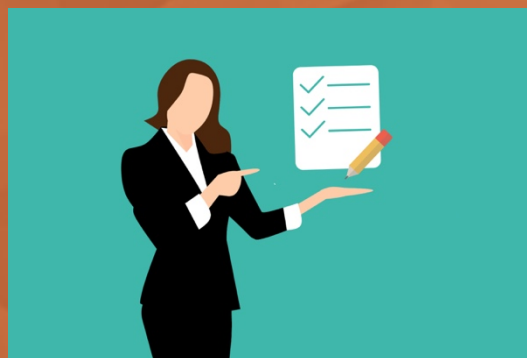
6. For more information about the. Application, please check the Frequently Asked Questions on Small Business Administration [here](#)

Information⁵

- Δ You can take out only one loan under this program.
- Δ You can use these loans for:
 - Payroll costs, including benefits;
 - Interest on mortgage obligations, incurred before February 15, 2020;
 - Rent, under lease agreements in force before February 15, 2020; and
 - Utilities, for which service began before February 15, 2020.
- Δ Payroll costs include:
 - Salary, wages, commissions, or tips (capped at \$100,000 on an annualized basis for each employee);
 - Employee benefits including costs for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payments required for the provisions of group health care benefits including insurance premiums; and payment of any retirement benefit; State and local taxes assessed on compensation
- Δ For a sole proprietor or independent contractor, payroll costs include wages, commissions, income, or net earnings from self-employment, capped at \$100,000 on an annualized basis for each employee.
- Δ Loans can be for up to two months of your average monthly payroll costs from the last year plus an additional 25% of that amount. That amount is subject to a \$10 million cap. If you are a seasonal or new business, you will use different applicable time periods for your calculation. Payroll costs will be capped at \$100,000 annualized for each employee.

⁵ U.S. Treasury

- △ You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.
- △ You will also owe money if you do not maintain your staff and payroll.
- △ Your loan forgiveness will be reduced if you decrease your full-time employee headcount.
- △ Level of Payroll: Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than \$100,000 annualized in 2019.
- △ You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020.
- △ You can submit loan forgiveness request to the lender that is servicing the loan. The request will include documents that verify the number of full-time equivalent employees and pay rates, as well as the payments on eligible mortgage, lease, and utility obligations. You must certify that the documents are true and that you used the forgiveness amount to keep employees and make eligible mortgage interest, rent, and utility payments. The lender must make a decision on the forgiveness within 60 days.



Question: I am self-employed and have no employees, how do I calculate my maximum PPP loan amount?

Answer: The following methodology should be used **to calculate the maximum amount that can be borrowed if you are self-employed and have no employees**, and your principal place of residence is in the United States, including if you are an independent contractor or operate a sole proprietorship (but not if you are a partner in a partnership):

- **Step 1:** Find your 2019 IRS Form 1040 Schedule C line 31 net profit amount (if you have not yet filed a 2019 return, fill it out and compute the value). If this amount is over \$100,000, reduce it to \$100,000. If this amount is zero or less, you are not eligible for a PPP loan.
- **Step 2:** Calculate the average monthly net profit amount (divide the amount from Step 1 by 12).
- **Step 3:** Multiply the average monthly net profit amount from Step 2 by 2.5.
- **Step 4:** Add the outstanding amount of any Economic Injury Disaster Loan (EIDL) made between January 31, 2020 and April 3, 2020 that you seek to refinance, less the amount of any advance under an EIDL COVID-19 loan (because it does not have to be repaid).

Your 2019 IRS Form 1040 Schedule C must be provided to substantiate the applied-for PPP loan amount. You must also provide a 2019 IRS Form 1099-MISC detailing nonemployee compensation received (box 7), invoice, bank statement, or book of record establishing you were self-employed in 2019 and a 2020 invoice, bank statement, or book of record establishing you were in operation on February 15, 2020.

Note that PPP loan forgiveness amounts will depend, in part, on the total amount

Questions:

- What is my interest rate?
0.50% fixed rate.
- When do I need to start paying interest on my loan?
All payments are deferred for 6 months; however, interest will continue to accrue over this period.
- When is my loan due?
In 2 years.
- Can I pay my loan earlier than 2 years?
Yes. There are no prepayment penalties or fees.
- Do I need to pledge any collateral for these loans?
No. No collateral is required.
- Do I need to personally guarantee this loan?
No. There is no personal guarantee requirement. However, if the proceeds are used for fraudulent purposes, the U.S. government will pursue criminal charges against you.
- What do I need to certify?
As part of your application, you need to certify in good faith that:
 - Current economic uncertainty makes the loan necessary to support your ongoing operations.
 - The funds will be used to retain workers and maintain payroll or to make mortgage, lease, and utility payments.
 - You have not and will not receive another loan under this program.
 - You will provide to the lender documentation that verifies the number of full-time
 - equivalent employees on payroll and the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight weeks after getting this loan.
- Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.
 - All the information you provided in your application and in all supporting documents and forms is true and accurate. Knowingly making a false statement to get a loan under this program is punishable by law.
 - You acknowledge that the lender will calculate the eligible loan amount using the tax documents you submitted. You affirm that the tax documents are identical to those you submitted to the IRS. And you also understand, acknowledge, and agree that the lender can share the tax information with the

SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews

Question: I am self-employed and have employees, how do I calculate my maximum PPP loan amount (up to \$10 million)? (Note that PPP loan forgiveness amounts will depend, in part, on the total amount spent during the eight-week period following the first disbursement of the PPP loan.)

Answer: The following methodology should be used to calculate the maximum amount that can be borrowed if you are self-employed with employees, including if you are an independent contractor or operate a sole proprietorship (but not if you are a partner in a partnership):

Step 1: Compute your 2019 payroll costs by adding the following:

- 2019 IRS Form 1040 Schedule C line 31 net profit amount (if you have not yet filed a 2019 return, fill it out and compute the value); if this amount is over \$100,000, reduce it to \$100,000; and if this amount is less than zero, set this amount at zero;
- 2019 gross wages and tips paid to your employees whose principal place of residence is in the United States, which can be computed using 2019 IRS Form 941 Taxable Medicare wages & tips (line 5c-column 1) from each quarter plus any pre-tax employee contributions for health insurance or other fringe benefits excluded from Taxable Medicare wages & tips, subtracting any amount paid to any individual employee in excess of \$100,000 and any amounts paid to any employee whose principal place of residence is outside the U.S;
- 2019 employer contributions for employee health insurance (portion of IRS Form 1040 Schedule C line 14 attributable to health insurance);
- 2019 employer contributions to employee retirement plans (IRS Form 1040 Schedule C line 19); and
- 2019 employer state and local taxes assessed on employee compensation, primarily state unemployment insurance tax (from state quarterly wage reporting forms).

Step 2: Calculate the average monthly payroll costs amount (divide the amount from Step 1 by 12).

Step 3: Multiply the average monthly payroll costs amount from Step 2 by 2.5.

Step 4: Add the outstanding amount of any EIDL made between January 31, 2020 and April 3, 2020 that you seek to refinance, less the amount of any advance under an EIDL COVID-19 loan (because it does not have to be repaid).

Your 2019 IRS Form 1040 Schedule C, IRS Form 941 and state quarterly wage unemployment insurance tax reporting form from each quarter (or equivalent payroll processor records or IRS Wage and Tax Statements), along with documentation of any retirement or health insurance contributions, must be provided to substantiate the applied- for PPP loan amount. A payroll statement or similar documentation from the pay period that covered February 15, 2020 must be provided to establish you were in operation and had employees on that date.

Question: I am a self-employed individual who reports my income on IRS Form 1040 Schedule F. What documentation must I provide in place of Schedule C and how should my maximum loan amount be determined (up to \$10 million)?

Answer: Self-employed farmers (i.e., those who report their net farm profit on IRS Form 1040 Schedule 1 and Schedule F) should use IRS Form 1040 Schedule F in lieu of Schedule C, and Schedule F line 34 net farm profit should be used to determine their loan amount in place of Schedule C line 31 net profit. The calculation is otherwise the same as for Schedule C filers above. The 2019 IRS Form 1040 Schedule 1 and Schedule F must be included with the loan application.

Question: How do partnerships apply for PPP loans and how is the maximum PPP loan amount calculated for partnerships (up to \$10 million)? Should partners' self-employment income be included on the business entity level PPP loan application or on separate PPP loan applications for each partner? (Note that PPP loan forgiveness amounts will depend, in part, on the total amount spent during the eight-week period following the first disbursement of the PPP loan.)

Answer: The following methodology should be used to calculate the maximum amount that can be borrowed for partnerships (partners' self-employment income should be included on the partnership's PPP loan application; individual partners may not apply for separate PPP loans):

Step 1: Compute 2019 payroll costs by adding the following:

- 2019 Schedule K-1 (IRS Form 1065) Net earnings from self-employment of individual U.S. based general partners that are subject to self-employment tax, computed from box 14a (reduced by any section 179 expense deduction claimed, unreimbursed partnership expenses claimed, and depletion claimed

on oil and gas properties) multiplied by 0.9235,⁶ up to \$100,000 per partner (if 2019 schedules have not been filed, fill them out);

- 2019 gross wages and tips paid to your employees whose principal place of residence is in the United States, if any, which can be computed using 2019 IRS Form 941 Taxable Medicare wages & tips (line 5c-column 1) from each quarter plus any pre-tax employee contributions for health insurance or other fringe benefits excluded from Taxable Medicare wages & tips, subtracting any amounts paid to any individual employee in excess of \$100,000 and any amounts paid to any employee whose principal place of residence is outside the U.S;
- 2019 employer contributions for employee health insurance, if any (portion of IRS Form 1065 line 19 attributable to health insurance);
- 2019 employer contributions to employee retirement plans, if any (IRS Form 1065 line 18); and
- 2019 employer state and local taxes assessed on employee compensation, primarily state unemployment insurance tax (from state quarterly wage reporting forms), if any.

Step 2: Calculate the average monthly payroll costs (divide the amount from Step 1 by 12).

Step 3: Multiply the average monthly payroll costs from Step 2 by 2.5.

Step 4: Add any outstanding amount of any EIDL made between January 31, 2020 and April 3, 2020 that you seek to refinance, less the amount of any advance under an EIDL COVID-19 loan (because it does not have to be repaid).

The partnership's 2019 IRS Form 1065 (including K-1s) and other relevant supporting documentation if the partnership has employees, including the 2019 IRS Form 941 and state quarterly wage unemployment insurance tax reporting form from each quarter (or equivalent payroll processor records or IRS Wage and Tax Statements) along with records of any retirement or health insurance contributions, must be provided to substantiate the applied-for PPP loan amount. If the partnership has employees, a payroll statement or similar documentation from the pay period that covered February 15, 2020 must be provided to establish the partnership was in operation and had employees on that date. If the partnership has no employees, an invoice, bank statement, or book of record

⁶ This treatment follows the computation of self-employment tax from IRS Form 1040 Schedule SE Section A line 4 and removes the "employer" share of self-employment tax, consistent with how payroll costs for employees in the partnership are determined.

establishing the partnership was in operation on February 15, 2020 must instead be provided.

Question: How is the maximum PPP loan amount calculated for S corporations and C corporations (up to \$10 million)? (Note that PPP loan forgiveness amounts will depend, in part, on the total amount spent during the eight-week period following the first disbursement of the PPP loan.)

Answer: The following methodology should be used to calculate the maximum amount that can be borrowed for corporations, including S and C corporations:

Step 1: Compute 2019 payroll costs by adding the following:

- 2019 gross wages and tips paid to your employees whose principal place of residence is in the United States, which can be computed using 2019 IRS Form 941 Taxable Medicare wages & tips (line 5c-column 1) from each quarter plus any pre-tax employee contributions for health insurance or other fringe benefits excluded from Taxable Medicare wages & tips, subtracting any amounts paid to any individual employee in excess of \$100,000 and any amounts paid to any employee whose principal place of residence is outside the U.S;
- 2019 employer health insurance contributions (portion of IRS Form 1120 line 24 or IRS Form 1120-S line 18 attributable to health insurance);
- 2019 employer retirement contributions (IRS Form 1120 line 23 or IRS Form 1120-S line 17); and
- 2019 employer state and local taxes assessed on employee compensation, primarily state unemployment insurance tax (from state quarterly wage reporting forms).

Step 2: Calculate the average monthly payroll costs (divide the amount from Step 1 by 12).

Step 3: Multiply the average monthly payroll costs from Step 2 by 2.5.

Step 4: Add the outstanding amount of any EIDL made between January 31, 2020 and April 3, 2020 that you seek to refinance, less the amount of any advance under an EIDL COVID-19 loan (because it does not have to be repaid).

The corporation's 2019 IRS Form 941 and state quarterly wage unemployment insurance tax reporting form from each quarter (or equivalent payroll processor records or IRS Wage and Tax Statements), along with the filed business tax return (IRS Form 1120 or

IRS 1120-S) or other documentation of any retirement and health insurance contributions, must be provided to substantiate the applied-for PPP loan amount. A payroll statement or similar documentation from the pay period that covered February 15, 2020 must be provided to establish you were in operation and had employees on that date.

Question: I am an LLC owner. Which set of instructions apply to me?

Answer: LLCs should follow the instructions that apply to their tax filing situation, for example, whether they file as a sole proprietor, a partnership, or a corporation.

Question: What other documentation can be provided for the purpose of substantiating the applied-for PPP loan amount?

Answer: IRS Form W-2s and IRS Form W-3 or payroll processor reports, including quarterly and annual tax reports, can be used in place of IRS Form 941. Additionally, very small businesses that file an annual IRS Form 944 instead of quarterly IRS Form 941 should rely on and provide IRS Form 944. Similarly, records from a retirement administrator can be used to document employer retirement contributions while records from a health insurance company or third-party administrator for a self-insured plan can document employer health insurance contributions.

Question: How is the maximum PPP loan amount calculated for eligible nonprofit religious institutions, veterans' organizations, and tribal businesses (up to \$10 million)? (Note that PPP loan forgiveness amounts will depend, in part, on the total amount spent during the eight-week period following the first disbursement of the PPP loan.)

Answer: The following methodology should be used to calculate the maximum amount that can be borrowed for eligible nonprofit religious institutions, veterans' organizations and tribal businesses:

Step 1: Compute 2019 payroll costs by adding the following:

- 2019 gross wages and tips paid to your employees whose principal place of residence is in the United States, which can be computed using 2019 IRS Form 941 Taxable Medicare wages & tips (line 5c-column 1) from each quarter plus any pre-tax employee contributions for health insurance or other fringe benefits excluded from Taxable Medicare wages & tips, subtracting any amounts paid to any individual employee in excess of \$100,000 and any amounts paid to any employee whose principal place of residence is outside the U.S;
- 2019 employer health insurance contributions;
- 2019 employer retirement contributions and

- 2019 employer state and local taxes assessed on employee compensation, primarily state unemployment insurance tax (from state quarterly wage reporting forms).

Step 2: Calculate the average monthly payroll costs (divide the amount from Step 1 by 12)

Step 3: Multiply the average monthly payroll costs from Step 2 by 2.5.

Step 4: Add any outstanding amount of any EIDL made between January 31, 2020 and April 3, 2020 that you seek to refinance, less the amount of any advance under an EIDL COVID-19 loan (because it does not have to be repaid).

The entity's 2019 IRS Form 941 and state quarterly wage unemployment insurance tax reporting form from each quarter (or equivalent payroll processor records or IRS Wage and Tax Statements), along with documentation of any retirement and health insurance contributions, must be provided to substantiate the applied-for PPP loan amount. A payroll statement or similar documentation from the pay period that covered February 15, 2020 must be provided to establish you were in operation and had employees on that date.

Question: How is the maximum PPP loan amount calculated for eligible nonprofit organizations⁷ (up to \$10 million)? (Note that PPP loan forgiveness amounts will depend, in part, on the total amount spent during the eight-week period following the first disbursement of the PPP loan.)

Answer: The following methodology should be used to calculate the maximum amount that can be borrowed for eligible nonprofit organizations (eligible nonprofit religious institutions, see the next question):

Step 1: Compute 2019 payroll costs by adding the following:

- 2019 gross wages and tips paid to your employees whose principal place of residence is in the United States, which can be computed using 2019 IRS Form 941 Taxable Medicare wages & tips (line 5c-column 1) from each quarter plus any pre-tax employee contributions for health insurance or other fringe benefits excluded from Taxable Medicare wages & tips, subtracting any amounts paid to any individual employee in excess of \$100,000 and any

⁷ "Eligible nonprofit organization" means an organization that is described in section 501(c)(3) of the Internal Revenue Code of 1986 and that is exempt from taxation under section 501(a) of such Code

amounts paid to any employee whose principal place of residence is outside the U.S;

- 2019 employer health insurance contributions (portion of IRS Form 990 Part IX line 9 attributable to health insurance);
- 2019 employer retirement contributions (IRS Form 990 Part IX line 8); and o 2019 employer state and local taxes assessed on employee compensation, primarily state unemployment insurance tax (from state quarterly wage reporting forms).

Step 2: Calculate the average monthly payroll costs (divide the amount from Step 1 by 12).

Step 3: Multiply the average monthly payroll costs from Step 2 by 2.5.

Step 4: Add the outstanding amount of any EIDL made between January 31, 2020 and April 3, 2020 that you seek to refinance, less the amount of any advance under an EIDL COVID-19 loan (because it does not have to be repaid).



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