

# PAYCHECK PROTECTION PROGRAM (PPP)

Payroll and approved operating expenses

No collateral required

Up to 100% with approval (8 weeks payroll expenses + 25% operating expenses)

**2.5X** average monthly payroll for the prior 12 months for monthly expenses

**1%** on unforgiven portion  
2 year fixed rate

No payments for the first **6 months**

- U.S. Small Businesses
- Private non-profits
- Sole Proprietorships
- Farms
- Churches

SBA Approved Lender

# ECONOMIC INJURY DISASTER LOAN (EIDL)

Working capital

No collateral on loans under \$25K  
SBA will take the best lien available (excluding real estate) on loans over \$25K

Up to \$10K emergency advance for payroll and expenses

Up to 6 months of operating expenses not to exceed \$2 million

**3.75%** small business  
**2.75%** non-profits  
30 year fixed rate

No payments for the first **12-months**

- U.S. Small Businesses
- Private non-profits
- Sole Proprietorships
- Small agriculture coops and aquaculture

SBA.gov/Disaster

USES

COLLATERAL

FORGIVENESS

AMOUNT

TERMS

DEFERMENT

ELIGIBLE ENTITIES

APPLY