



Dear Republic Bank PPP Fan,

We are excited to introduce the PPP Loan Forgiveness Application Portal. Over the next few weeks we will be inviting our 5,200 PPP customers via email, to apply for loan forgiveness on a rolling invitation system. Please pay close attention to your email account for a Welcome Email from Republic Bank indicating we are prepared to accept your application. The email will include instructions to assist in your log on to the Portal. Please retain this email and all informational emails as they will contain instructions required to access and use the PPP Portal.

How It Works

- To prepare for your submission please review the current Loan Forgiveness FAQs by visiting the [Republic Bank](#) website, the [US Small Business Administration](#), and the [US Treasury Department](#) websites for the most up to date guidance on PPP Loan Forgiveness.
- We urge each customer to prepare the application and required supporting materials **before** beginning the process on the web portal. All relevant information is located on our [home page](#).
- The Republic Bank website contains many instructional documents to assist you with the forgiveness process. Please familiarize yourself with the three application forms: [3508S](#), [3508EZ](#) and [3508](#) to determine the application that best fits your circumstances.
- Upon receipt of the Republic Bank “**Welcome Email**” you should register for access to the Portal even if you are not prepared to submit your forgiveness application at that time. As a reminder, you are not required to apply for Loan Forgiveness immediately. The PPP Flexibility Act permits PPP recipients up to 10 months following the last day of the covered period (8 weeks or 24 weeks) to apply for loan forgiveness.
- Once registered, the portal will allow you to designate an authorized representative if you intend to have a professional accountant, attorney or other corporate officer prepare the forgiveness submission.
- Security within the Portal is designed to protect your information and access to your account.
- The Portal contains e-sign capability through DocuSign for your protection.
- ***Once you click on the link in the Welcome Email you will need to provide information from the Welcome Email to enter and register within the Portal. If the information (SBA Loan number) is not correct please contact your relationship manager or email us at PPPLoanForgiveness@MyRepublicBank.com. If you do not enter the data correctly you will be locked out of the Portal. Owners with multiple PPP loans for multiple related borrowers must be sure to provide the correct tax identification number for the respective loan.***
- Once in the Portal, all data cells grayed out are not editable. If you discover incorrect information in a non-editable field please notify us at PPPLoanForgiveness@MyRepublicBank.com and we will make the necessary corrections.
- **Chrome or Microsoft Edge should be used to access the PPP Portal. Other browsers may not be compatible with the platform.**

Documentation

- The Portal Platform contains many **HELP assist buttons** to guide you in the preparation of your application.
- As you complete the application you will need to upload the correct documentation to support your expenses.
- If your application requests forgiveness for an expense (mortgage interest, rent, payroll taxes, health insurance premiums) and you have not uploaded a supporting document the platform will not permit you to advance to the next step.
- The Platform contains an online worksheet to assist with the computation of payroll costs. It is not mandatory to use the online worksheet. The preferred method is to upload third party payroll reports (ADP, Paychex, Gusto, Deluxe, etc.) If you elect to use a “Manual Worksheet” or a third party payroll report you must upload the “Manual Worksheet”. **The following documentation is generally required:**
 - Proof of Payroll expense data (wages, health insurance, taxes, etc.)
 - Full Time Equivalent Employee Calculations
 - Proof of Business Mortgage Interest Payments and Amortization Schedule
 - Proof of Lease payments and Leases
 - Proof of Utility Payments and Statements
- Select your covered period carefully. You are eligible to select the 8 week or 24 week covered period. Additionally, if you select the 24 week period but expend all funds by week 20 you may apply for loan forgiveness at that time; it is not necessary to wait for the 24 weeks to elapse. ***Please note, if you did not spend at least 60% of the funds on qualifying payroll expenses your correction will be based on the entire 24 week covered period, not the 20 week period the funds were used.***

As a reminder, Republic Bank will accept PPP Loan Forgiveness Applications through our online portal; we will not accept applications via US Mail, email, or hand carried. This accommodation is for the protection of all our PPP Loan customers.

If you have questions, please check our website for materials to assist you. You may also reach us at PPPLoanForgiveness@MyRepublicBank.com. Republic Bank will not be able to provide specific PPP guidance, please refer these questions to the SBA or your accountant.

Thank you for choosing Republic Bank.