



FirstNationalBank

www.fnbsf.com The First National Bank in Sioux Falls® Member FDIC

SECOND DRAW PPP LOAN REQUIRED DOCUMENTATION

Step 1: Choose your reporting period.

Step 2: Attach applicable supporting documentation within the Adobe E-Sign application.

Directions: Please find your business type below and upload PDFs of the required documents into your loan application in Adobe E-sign. Please note: Our online application does not deliver Excel spreadsheets to us correctly. If any of your calculations or required documentation is contained in an Excel spreadsheet, please submit them to us through an encrypted email. If you need us to initiate the secure email process, please use the 'Contact Us' button on the loan applications page of our website to request a new secure email.

ALL BORROWERS

- Documentation and calculations demonstrating a reduction of 25% or greater in gross revenue/receipts between two comparable quarters of 2019 and 2020, including but not limited to:
 - Tax forms, quarterly financial statements, or bank statements
- Payroll documentation - *find your type of business in the categories below, and follow the instructions for documenting payroll.*
 - Note: There is no need to provide 2020 payroll documentation if your request is based on 2019 payroll expenses for which you have already provided us with documentation.

SELF-EMPLOYED, SOLE PROPRIETORS, AND 1099 CONTRACTORS

- 2019 filed or 2020 completed Schedule C
- Bank statements, invoices, or 1099-MISC to establish self-employment status and proof of operations as of February 15, 2020

GENERAL PARTNERS

- Filed 2019 or 2020 IRS Form 1065 (including K-1s)
- Bank statements, payroll statements, or similar documentation to establish proof of operations as of February 15, 2020
- Individuals/business *with employees*, please also attach:
 - Quarterly 941s and SUTA forms for all four quarters for the chosen reporting period
 - Third party payroll service provider reports or internal payroll software detailing employee compensation
 - Bank statements
 - Health, dental, vision, group life, and/or disability insurance (employer-paid) – calculations and statements
 - Retirement contributions (employer-paid) – calculations and statements

S CORPORATIONS, C CORPORATIONS, NON-PROFITS, TRIBAL ENTITIES, VETERANS, AND OTHER ELIGIBLE ORGANIZATIONS

- Quarterly 941s and SUTA forms for all four quarters for the chosen reporting period
- Third party payroll service provider reports or internal payroll software detailing employee compensation
- Employee owner K-1 (S Corp owners only)
- Bank statements
- Health, dental, vision, group life, and/or disability insurance (employer-paid) – calculations and statements
- Retirement contributions (employer-paid) – calculations and statements

FARMERS

- 2019 filed or 2020 completed Schedule F
- Bank statements, invoices, or 1099-MISC to establish self-employment status and proof of operations as of February 15, 2020
- If you *have employees*, please also attach:
 - Annual 943 or W-3 (with supporting W-2s)
 - Quarterly SUTA for relevant quarters (required)
 - Third party payroll service provider reports or internal payroll software detailing employee compensation
 - Bank statements
 - Health, dental, vision, group life, and/or disability insurance (employer-paid) – calculations and statements
 - Retirement contributions (employer-paid) – calculations and statements

