

PERSONAL SMALL BUSINESS COMMERCIAL COVID-19 RESOURCES [Open Account](#) [Log In](#)



**PAYCHECK PROTECTION PROGRAM RESOURCE CENTER**  
 The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed to help businesses through these times of uncertainty.

**OUR PPP FORGIVENESS PORTAL IS OPEN FOR ALL PPP LOANS.**

|   |  |  |
|---|--|--|
| <p>PPP First Draw Loans</p> <p><a href="#">Click Here</a></p>           | <p>PPP Second Draw Loans</p> <p><a href="#">Click Here</a></p> | <p>PPP Forgiveness Resource Center</p> <p><a href="#">Click Here</a></p> |
| <p>PPP Frequently Asked Questions</p> <p><a href="#">Click Here</a></p> |  |  |

**LATEST UPDATES ON THE PAYCHECK PROTECTION PROGRAM**

**SBA Announces PPP 2 Funds Exhausted**

May 4, 2021 - On May 4, the SBA announced that the funds allocated to the Paycheck Protection Program (PPP) have been nearly exhausted and the SBA has halted submission and approval of PPP loan applications from most financial institutions at this time.

[Read More](#)

**PPP Loan Application Deadline Extended to May 31, 2021**

March 30, 2021 - The President signed the PPP Extension Act, which extended the deadline for businesses to submit First Draw or Second Draw PPP Loans to the SBA from March 31, 2021 to May 31, 2021. The legislation also gives the SBA until June 30, 2021 to review and process these PPP applications.

[Read More](#)

**RESOURCES FOR THE ARIZONA BANK & TRUST PPP LOAN PORTAL**

Portal First Time Log In



[Click for First Time Log In Guide \(PDF\)](#)

Forgotten Portal Password



[Click for Forgotten Portal Password Guide \(PDF\)](#)

Click here to view an important note before clicking on links within the videos. © 2021 nCino, Inc. All Rights Reserved.

**ADDITIONAL RESOURCES FOR OUR PAYCHECK PROTECTION PROGRAM CUSTOMERS**





### PPP LOAN FORGIVENESS

Arizona Bank & Trust customers can now register and apply for PPP Loan Forgiveness. [Click for our PPP Forgiveness Resource Center](#)



### STRENGTH IN UNCERTAIN TIMES

Our local banking team is backed by the strength, stability and expertise of a \$15 billion organization. [Click to learn more](#)



### 2021 ECONOMIC OUTLOOK WEBINAR

Exclusive webinar event for our valued partners and clients. [Click to learn more](#)



### BUSINESS INSIGHTS

Fraudsters may take advantage during times of vulnerability, which means extra care needs to be taken. Find insights to staying one step ahead. [Click to learn more](#)

[Click for Paycheck Protection Program FAQs](#)

## PAYCHECK PROTECTION PROGRAM UPDATES

- SBA ANNOUNCES PPP 2 FUNDS EXHAUSTED - MAY 4, 2021
- PRESIDENT APPROVES EXTENSION OF PPP DEADLINE UNTIL MAY 31, 2021 - MARCH 30, 2021
- SBA RELEASED REVISIONS FOR SCHEDULE C FILERS AND ELIGIBILITY RULES - MARCH 3, 2021
- NEW ROUND OF PPP LOAN APPLICATIONS AND SECOND DRAW LOAN APPLICATIONS - JANUARY 8, 2021
- NEW PPP PROGRAM UPDATE - DECEMBER 27, 2020

## FREQUENTLY ASKED QUESTIONS ON THE PAYCHECK PROTECTION PROGRAM

- Q: WHEN WILL [BANK:BANK-NAME] STOP ACCEPTING PPP LOAN APPLICATIONS?
- Q: WHO CAN APPLY FOR A PPP LOAN?
- Q: WHAT ARE CRITERIA AND CERTIFICATIONS FOR A PPP LOAN?
- Q: HOW MANY LOANS CAN MY COMPANY TAKE OUT UNDER THIS PROGRAM?
- Q: DO I NEED TO PERSONALLY GUARANTEE THIS LOAN?
- Q: DO I NEED TO PLEDGE ANY COLLATERAL FOR PPP LOANS?
- Q: WHAT IS THE INTEREST RATE ON A PPP LOAN?
- Q: WHAT IS THE MAXIMUM AMOUNT OF A PPP LOAN?
- Q: WHAT TAX DOCUMENTS WILL I NEED TO APPLY?
- Q: WHAT CAN THESE LOANS BE USED FOR?
- Q: WHAT ARE ELIGIBLE PAYROLL COSTS?
- Q: WHAT TIME PERIOD SHOULD I USE TO DETERMINE THE NUMBER OF EMPLOYEES AND PAYROLL COSTS TO CALCULATE MAXIMUM LOAN AMOUNTS?
- Q: THE CARES ACT EXCLUDES FROM THE DEFINITION OF PAYROLL COSTS ANY EMPLOYEE COMPENSATION IN EXCESS OF AN ANNUAL SALARY OF \$100,000. DOES THAT EXCLUSION APPLY TO ALL EMPLOYEE BENEFITS OF MONETARY VALUE?
- Q: IS PAID SICK LEAVE AN ELIGIBLE PAYROLL EXPENSE?
- Q: CAN I INCLUDE PAYMENTS TO INDEPENDENT CONTRACTORS IN CALCULATIONS OF PAYROLL COSTS?
- Q: WHAT ARE ELIGIBLE NON PAYROLL COSTS?
- Q: WHEN DO I NEED TO START PAYING INTEREST ON MY LOAN?
- Q: CAN I PAY MY LOAN EARLIER THAN THE TWO- TO FIVE-YEAR MATURITY DATE?

To view the full FAQ sheet provided by the SBA, in consultation with the Department of the Treasury, [click here](#).

More information can be found on the [U.S. Chamber of Commerce Coronavirus Resources](#) site with a [Small Business Guide and Checklist](#).

**IMPORTANT NOTICE:** These FAQs are based on the provisions of the CARES Act as implemented and interpreted by the U.S. Small Business Administration ("SBA") and the U.S. Treasury Department ("U.S. Treasury") through interim and final regulations, FAQs, and regulatory guidance and interpretations. The SBA and U.S. Treasury continue to issue new regulations, FAQs and guidance that in some cases changes or conflicts with prior guidance. The eligibility of a PPP loan for forgiveness and the amount and timing of any forgiveness will be subject to and dependent on approval pursuant to the regulations, FAQs and guidance in effect at the time a request for forgiveness is processed and as a result, we cannot provide you any assurances regarding forgiveness of your loan until such approval is received and any review or audit by the SBA completed. The information provided herein is not intended to constitute legal advice.

**AGENT FEE ACKNOWLEDGEMENT:** At the time you submitted your PPP loan application with us, each borrower certified as follows:

You acknowledge that the bank provided the forms and necessary information to complete your Paycheck Protection Program Application. By filing an application with us, you further certify that no agent (attorney, accountant, consultant, etc) was utilized in the completion of your application. You further acknowledge and agree that we will not process any application or close any loans if an agent seeking payment for services has been utilized and that you will inform any persons you have consulted with regarding your application of this requirement.

**IMPORTANT NOTE WHEN CLICKING THROUGH TO EXTERNAL WEBSITES:** When clicking on links within the video, you will be linking to another website not owned or operated by Arizona Bank & Trust. Arizona Bank & Trust is not responsible for the availability or content of this website and does not represent either the linked website or you, should you enter into a transaction. We encourage you to review their privacy and security policies which may differ from Arizona Bank & Trust. [Click to go back to video.](#)



- Personal Checking
- Personal Savings
- Personal Fee Schedule
- Small Business
- Checking
- Private Client
- Business Fee Schedule
- Fraud Center
- Carders
- FAQs
- Privacy Policy
- Social Media Terms of Use

[Search](#)

<https://www.arizbank.com/paycheck-protection-program>

Firefox 100.0.2.0

12:59:48 PM 6/6/2022

Windows 10 Enterprise 64-bit Build 19042