Are you a small business owner?
Here’s how the CARES Act can help you:

<table>
<thead>
<tr>
<th>Program:</th>
<th>Am I eligible?</th>
<th>What does it include?</th>
<th>What do I owe?</th>
</tr>
</thead>
</table>
| Paycheck Protection Program      | - Businesses who have been in operation since at least 2/15/20  
                                    - Small employers with 500 employees or fewer  
                                    - Self-employed persons, independent contractors, cooperatives and “gig” workers | - 8 weeks of cash assistance loans to small employers who maintain their payroll during the emergency  
                                    - Salary, wages & cash tips (up to an annual rate of pay of $100,000)  
                                    - Employee group health care benefits, including insurance premiums, retirement contributions, and covered leave | - You must maintain 100% of payroll to be fully forgiven on your loan  
                                    - If you rehire all your employees by 6/30/20, 100% of loans can be forgiven |
| Economic Injury Grants & Disaster Loans | - Small businesses, private non-profits & small agriculture cooperatives  
                                        - Businesses with 500 or less employees, sole proprietorships, contractors, cooperatives, employee owned businesses, and non-profits  
                                        - Established before 1/31/20 | - Loan advance of up to $10,000  
                                        - To access the advance, you first apply for an EIDL and then request the advance  
                                        - Funds will be made available within three days of a successful application | - This loan advance will not have to be repaid |
| Small Business Debt Relief       | - Borrowers with existing SBA 7(a) loans, 504 loans, and microloans          | - The SBA Debt Relief Program will pay the principal and interest of current 7(a) loans, 504 loans, and microloans for a period of six months | - This loan advance will not have to be repaid |