



Partners in
Risk Management

Important links provided below on the CARES Act and related lending programs. Please note that these links are accurate as of April 10, 2020.

Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

To provide emergency assistance and health care response for individuals, families, and businesses affected by the 2020 coronavirus pandemic.

[SBA: Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#)

[Coronavirus Aid, Relief, and Economic Security Act or the CARES Act](#)

[U.S. Treasury: How the Treasury Department is Taking Action](#)

[SBA: Paycheck Protection Program](#)

[Press Release: Federal Reserve Provides up to \\$2.3 Trillion in Loans to Support Economy](#)

The Paycheck Protection Program (PPP)

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

[U.S. Treasury: PPP FAQ](#)

[U.S. Treasury: Affiliation Rules Applicable to SBA PPP Loans](#)

[SBA: Business Loan Program Temporary Changes- PPP](#)

[SBA: Faith-Based Organizations FAQ](#)

[SBA: PPP Lender Agreement](#)

[SBA: Lender Application Form- PPP](#)

[SBA: Borrower Application Form- PPP](#)

[SBA: PPP Interim Final Rule](#)

The Paycheck Protection Program (PPP) - continued

[U.S. Treasury: Assistance for Small Businesses](#)

[SBA: PPP](#)

[Federal Reserve: PPP Lending Facility Term Sheet](#)

Economic Injury Disaster Loan (EIDL)

SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury. Applicants do not go through a financial institution to apply. They apply directly to SBA's Disaster Assistance Program. Actual loan amounts are based on the amount of economic injury.

[SBA: Disaster Loan Assistance](#)

Main Street Lending Program

Through the Main Street Business Lending Program, the Treasury will make a \$75 billion equity investment to enable up to \$600 billion in new financing for medium-sized businesses. The program is designed for businesses with up to 10,000 employees or \$2.5 billion in 2019 revenues.

[Federal Reserve: Main Street Expanded Loan Facility](#)

Misc.

[FDIC: FIL-39-2020- Depository Institution Reports](#)