

PAYCHECK PROTECTION PROGRAM FIRST DRAW APPLICATION TOOLKIT

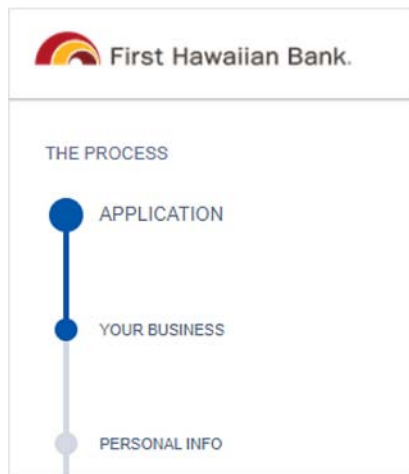
This FHB **1ST DRAW** PPP APPLICATION TOOLKIT was created to provide you with step-by-step instructions to help walk you through completing the PPP application process.

Before beginning your application, please review and complete the **FHB PPP Quick Start Guide**. The guide is designed to help prepare business owners with the information needed to submit the application via our online PPP application portal.

STEP 1: APPLICATION

THE PROCESS

Follow your progress using the process tracker on the left side of the page.



You can click on the process bar to go back to review or edit a previous section any time prior to submission.

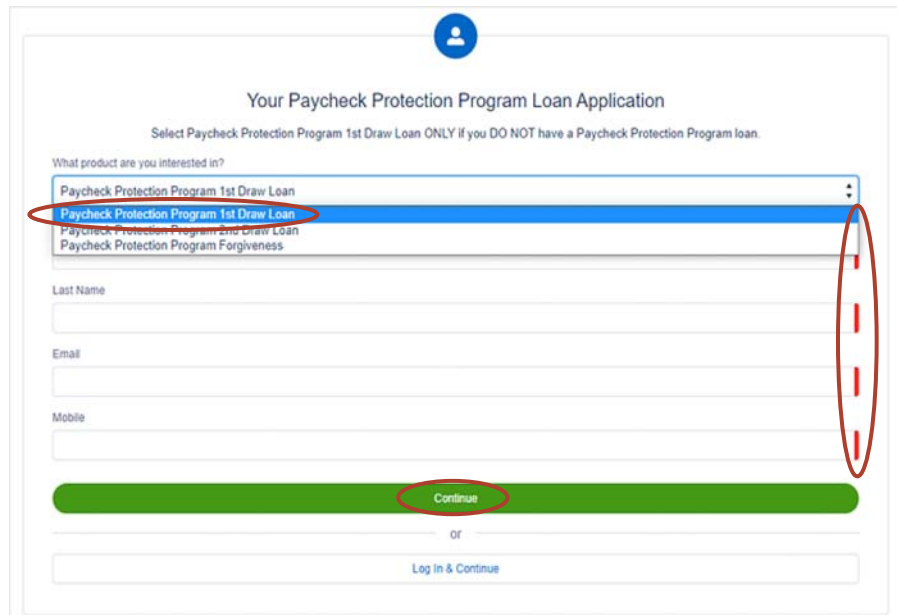
The Review and Submit screen at the end of the application process will also allow you to check all of the inputs on one convenient page.

INFORMATION TILES

Information Tiles are placed on the right side of the page to provide you with helpful information and resources.

Please review all information tiles to ensure the application is completed accurately. This will help to speed up the processing of your loan request.

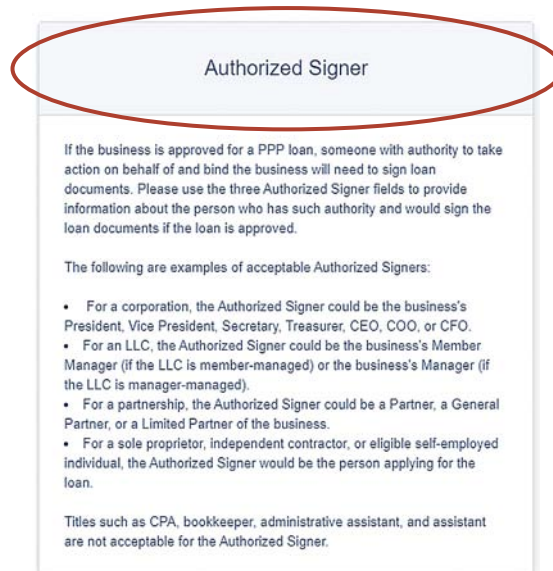
For best results, please use **Google Chrome 80** or higher when accessing the FHB PPP Online Portal.



The screenshot shows the 'Your Paycheck Protection Program Loan Application' form. The title is 'Your Paycheck Protection Program Loan Application'. Below the title is a sub-header: 'Select Paycheck Protection Program 1st Draw Loan ONLY if you DO NOT have a Paycheck Protection Program loan.' The main question is 'What product are you interested in?'. The drop-down menu is open, showing four options: 'Paycheck Protection Program 1st Draw Loan' (selected and highlighted with a red circle), 'Paycheck Protection Program 1st Draw Loan' (highlighted with a red dashed line), 'Paycheck Protection Program End Draw Loan' (highlighted with a red dashed line), and 'Paycheck Protection Program Forgiveness' (highlighted with a red dashed line). Below the drop-down menu are three input fields: 'Last Name', 'Email', and 'Mobile', each with a red dashed line around it. At the bottom of the form is a green 'Continue' button (highlighted with a red circle) and a 'Log in & Continue' button.

Select **Paycheck Protection Program 1st Draw** from the drop-down menu. **All fields notated with a red bar are required fields.**

Complete all fields and click **Continue**.



The screenshot shows an 'Authorized Signer' information tile. The title 'Authorized Signer' is highlighted with a red circle. The text explains that someone with authority to take action on behalf of the business will need to sign loan documents. It lists examples of acceptable Authorized Signers: For a corporation, the Authorized Signer could be the business's President, Vice President, Secretary, Treasurer, CEO, COO, or CFO. For an LLC, the Authorized Signer could be the business's Member Manager (if the LLC is member-managed) or the business's Manager (if the LLC is manager-managed). For a partnership, the Authorized Signer could be a Partner, a General Partner, or a Limited Partner of the business. For a sole proprietor, independent contractor, or eligible self-employed individual, the Authorized Signer would be the person applying for the loan. Titles such as CPA, bookkeeper, administrative assistant, and assistant are not acceptable for the Authorized Signer.

STEP 2: YOUR BUSINESS

IMPORTANT NOTE



Important Note

Clicking on the **Important Notes** will provide additional information to help you complete your application.

Please use your formal legal name of your business. This can be found in your articles of incorporation, articles of organization, and partnership documentation.

Important Note

Use this field for TINs and SSNs. Please use the XXXXXXXX format in all cases.

Important Note

NAICS CODE

Type in the first few numbers of your NAICS Code and use the menu bar on the right to scroll down and select the appropriate type.

NAICS Code

- 722320 - Caterers
- 722330 - Mobile Food Services
- 722410 - Drinking Places (Alcoholic Beverages)
- 722511 - Full-Service Restaurants
- 722513 - Limited-Service Restaurants

You may also enter the type of business and the NAICS Code selections will also appear.

NAICS Code

- 722511 - Full-Service Restaurants
- 722513 - Limited-Service Restaurants

FHB BUSINESS DEPOSIT ACCOUNT

If you do not yet have an FHB business checking or savings account, you may still submit your application. However, you will be required to establish a business checking or savings account prior to signing loan documents.

BUSINESS ADDRESS

Business Street Address: must be a physical address. No P.O. Box.

For Guam | Saipan addresses:
Enter "GU" or "MP" in the **State** field

Tell us about your business

We'll use this information to verify your business and confirm your eligibility

Legal Business Name

Tax Identification Number (TIN)

Business Phone

Number of Employees

Business Entity Type

NAICS Code

Nature of Business

Doing Business As

Authorized Signer Name

Authorized Signer Title

Authorized Signer Email

Gross Annual Revenue (GAR)

USD

Country of Formation/Country of Citizenship

Has your business received, or does your business expect to receive, a Shuttered Venue Operator Grant?

Yes No

Do you have an FHB Business deposit account?

Yes No

Where is your business located?

Business Street Address

City

State (Abbreviation) ZIP

What is your business mailing address?

Mailing Address

City

State ZIP

[Make a Different Selection](#)

[Next](#)

[Save and come back later](#)

STEP 3: PERSONAL INFO

PRIMARY CONTACT

The Primary Contact is the person who will be submitting the PPP application on behalf of the borrower and will be the primary point of contact if there are any application related questions.

HOW ARE YOU RELATED TO THE BUSINESS?

Click on field to select the appropriate relationship: authorized representative, company, or owner.

SOCIAL SECURITY NUMBER (SSN)

If you own 20% or more of the business, the SBA requires us to collect your SSN. Otherwise, enter "999-99-9999".

BUSINESS OWNER STREET ADDRESS

Enter your address if you own 20% or more of the business. Otherwise, enter the business' street address.

Tell us about yourself
We need to know a bit about the person representing the business.

How are you related to this business?
Owner

Ownership Percent
50.000 %

Official Title
MEMBER

Social Security Number (SSN)

Contact Information

Mobile Phone Number
8088444444

Business Owner Street Address
999 BISHOP ST

City
HONOLULU

State
HI

Zip Code
96813

Next

Save and come back later

STEP 4: PAYROLL CALCULATION

FHB PAYROLL CALCULATION WORKSHEET

Please complete the First Hawaiian Bank Payroll Calculation Worksheet, which can be **found here**.

NOTE: The FHB Payroll Calculation Worksheet is required. Please do not use a company-prepared payroll calculation worksheet. The FHB Payroll Calculation worksheet will tell you how to answer the questions on this page

Before completing your payroll calculation, please do the following:

1. Read the instructions on SBA Form 2483 **here**
2. How To Calculate First Draw PPP Loan Amounts **here**

Reviewing the aforementioned documents will provide you with the detailed information that is required by the SBA to accurately complete your payroll calculation and hence, your maximum loan amount.

YES/NO QUESTION

Select **Yes** or **No** depending on when the business was established and the length of the payroll period selected.

PAYROLL COSTS

Enter calculated payroll amount from the First Hawaiian Bank Payroll Calculation Worksheet.

Let's determine your eligibility
Input figures from your completed FHB Payroll Calculation Worksheet to determine your loan amount

Select "YES" if you selected "New Business" (started after June 2019) AND selected "2 Month" payroll period in the FHB Payroll Calculation Worksheet

Yes No

Do you want to refinance your EIDL Loan with this PPP Loan? (Answer "No" if you did not receive an EIDL Loan)

Enter TOTAL PAYROLL COSTS from the FHB Payroll Calculation Worksheet

USD 0.00

Next

Save and come back later

STEP 5: ELEGIBILITY

Answer all questions as appropriate.

ADDENDUM A

If you answer "Yes" to question #3: *"Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business?"*, you will need to provide a list of all such businesses (including TINs if available) and describe the relationship on a separate sheet identified as addendum A.

If questions (1), (2), (5), or (6) are answered "Yes", the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Please Select Yes or No


2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.

Please Select Yes or No

4. Did the Applicant receive an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.




STEP 6: OTHERS INVOLVED

BENEFICIAL OWNERSHIP

You will need to add [excluding yourself] any beneficial owners of your businesses that maintain 20% or more ownership.

Click **Add a Beneficial Owner** or click **Skip** if there are no additional beneficial owners.

(STEP 6 continues on page 5)



Beneficial Ownership

Please add, excluding yourself, any beneficial owners of your business that maintain 20% ownership or more.

[Add a Beneficial Owner](#)

[Skip](#)

[Save and come back later](#)

STEP 6: OTHERS INVOLVED *(continued)*

(STEP 6 continues from page 4)

If you clicked **Add a Beneficial Owner**, the Beneficial Ownership page will appear.

IMPORTANT NOTE IF AN OWNER IS A BUSINESS ENTITY

If an owner of 20% or more of the applicant is a **business entity**, then do the following for that owner:

First Name: Enter the owner's business entity name

Last Name: Enter the word "BUSINESS"


******* IMPORTANT *******

BENEFICIAL OWNERSHIP



Each beneficial owner [other than the primary contact] listed on this application will receive a separate email with a link to log in to the portal and provide their SSN or TIN, title, and address.

All of the information **is required by the SBA**, and the PPP application will be considered **incomplete** until all required information is provided by all beneficial owners listed on this application. Inform all beneficial owners to expect an email from **PPPQuestion@fhb.com** with a link to complete the beneficial owner information.



Beneficial Ownership

Please add, excluding yourself, any beneficial owners of your business that maintain 20% ownership or more.

First Name

Last Name

Email

Mobile Phone Number

Role

Ownership Percent

Role on Loan

STEP 7: CERTIFICATIONS

CERTIFICATIONS

All certification check boxes must be filled.


ADDITIONAL CERTIFICATIONS

Click **View and Accept** at the bottom of the Certification page to review **Additional Certifications** document.

Use the scroll bar to review entire document and click the **Agree** button at the bottom of the page.

NOTE: You must read and scroll to the bottom of the page before you can click the **Agree** button.



 Certifications

- I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, covered utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures, and not more than 40% of the forgiven amount may be for non-payroll costs.
- The Applicant has not and will not receive another loan under the Paycheck Protection Program, section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)) (this does not include Paycheck Protection Program second draw loans, section 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(37)).
- The President, the Vice President, the head of an Executive department, or a Member of Congress, or the spouse of such person as determined under applicable common law, does not directly or indirectly hold a controlling interest in the Applicant, with such terms having the meanings provided in Section 322 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act.
- I certify that I am an authorized officer, shareholder, manager, member, general partner, or otherwise authorized representative of the Applicant, and as such have full power and authority to bind Applicant. I hereby agree to deliver any and all corporate entity documents and/or updated resolutions requested by Lender in connection with this application.
- I acknowledge that the Lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge, and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.
- The Applicant is not an issuer, the securities of which are listed on an exchange registered as a national securities exchange under section 6 of the Securities Exchange Act of 1934 (15 U.S.C. 78f).
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than ten years and/or a fine of not more than \$5,000; and, if submitted to a federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than three years and/or a fine of not more than \$1,000,000.
- The Applicant was in operation on February 15, 2020, has not permanently closed, and was either an eligible self-employed individual, independent contractor, or sole proprietorship with no employees, or had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.
- The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.
- Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.
- If required, the Applicant will provide to the Lender and/or SBA documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of eligible expenses for the covered period following this loan.
- The funds will be used to retain workers and maintain payroll; or make payments for mortgage interest, rent, utilities, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures as specified under the Paycheck Protection Program Rules; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.
- Click to acknowledge that First Hawaiian Bank cannot guarantee that your application will be approved prior to the program reaching its funding limit.
- Click to acknowledge that First Hawaiian Bank does not have an agreement requiring payment of agent fees for your PPP loan application.
- Click to acknowledge that PPP loan proceeds must be credited to a First Hawaiian Bank business deposit account.

View and Accept acknowledge I have read this document.

Next

Save and come back later

STEP 8: OPTIONAL DEMOGRAPHIC INFORMATION

OPTIONAL INFORMATION FORM

An optional demographic information form will appear.

PPP Borrower Demographic Information Form (Optional)
Disclosure is voluntary and will have no bearing on the loan forgiveness decision

Principal Name
KK TESTOWNER

Position

Veteran

Gender

Race (more than 1 may be selected)
0 options selected

Ethnicity

[Next](#)
[Save and come back later](#)

STEP 9: REVIEW AND SUBMIT

REVIEW APPLICATION ENTRIES

Review all application entries to ensure all fields are accurate and complete. Click the Process toolbar to edit specific sections of the document and/or to make any changes.

THE PROCESS



Does everything look right?
Please confirm the information we collected before selecting "Submit" below.

Business info [Edit](#)

Business Legal Name TEST FIRST DRAW	Business Phone 808844444
Tax Identification Number *****	Relationship Type Sole Proprietor
Employees at time of loan application 100	Nature of Business FARMING
NAICS Lookup 111110 - Soybean Farming	Authorized Representative Name KK
Doing Business As WHATEVA YOU LIKE	Authorized Representative Email youknowme@fhb.com
Authorized Representative Title OWNER	Established Country United States
Annual Revenue USD 1,000,000.00	FHB Business deposit account? No
Shuttered Venue Operator Grant Acknowledged No	

Where is your business located?
Billing Address
999 BISHOP ST
HONOLULU, HI 96813

What is your business mailing address?
Shipping Address
999 BISHOP ST
HONOLULU, HI 96813

Eligibility [Edit](#)

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Applicant presently suspended/debarred: **No** Loan Amount: **TEST FIRST DRAW - Fully Funding - 20833.33**

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by the Applicant, any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Applicant delinquent loan: **No**

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendum A.

Applicant owner of other business: **No**

(STEP 9 continues on page 8)

STEP 9: REVIEW AND SUBMIT (continued)

(STEP 9 continues from page 7)

CREATE A PASSWORD

At the bottom of the page, you will be asked to create a password and review a disclosure.

SUBMIT APPLICATION

Once the application is submitted, you **WILL NOT** be able to go back and make any changes.

The screenshot shows a form with a 'Create a Password' section at the top, circled in red. Below it, a list of password requirements is shown: 8 characters, 1 lowercase letter, 1 uppercase letter, 1 number, and 1 special character. A 'Retype Password' field is below that. A large green 'Submit Application' button is circled in red at the bottom, with a blue 'Save and come back later' button below it. A disclosure text is visible between the password fields.

STEP 10: UPLOADING SUPPORTING DOCUMENTS

VIEW DASHBOARD

After submitting the application, a confirmation message will appear to let you know the first step of your application is complete.

You will then be prompted to visit your Dashboard.

UPLOAD DOCUMENTS

On your Dashboard, click on **Upload Documents** to drop down a document page where you will be able to drag and drop the necessary documents.

YOUR PRODUCTS

If you see the **Paycheck Protection Program** tile under the **Your Products** section and it is **Complete**, then your application has been successfully submitted and all beneficial owners (if applicable) have submitted their required information.

The screenshot shows a confirmation message: 'The first step of your application is complete. We now need to move on to uploading supporting documents.' Below the message is a numbered list of instructions. A blue 'Go to Dashboard' button is circled in red at the bottom.

The screenshot shows the user dashboard for First Hawaiian Bank. The 'TO-DO LIST' section has 'Upload Documents' circled in red. The 'YOUR PRODUCTS' section has a 'Paycheck Protection Pro...' tile circled in red. Below that, a detailed view of the 'Paycheck Protection Progr...' tile shows the 'First Draw Application Status' as 'Complete', which is also circled in red.

PPP FINAL STEPS

STEP 1

Review Upload Documents in your To-Do List to ensure all necessary documents are successfully uploaded. **NOTE:** You will be able to **review** or **replace** previously submitted documents and not all documents that appear may apply to your business.

STEP 2

Review Incomplete Applications in your **To-Do List** to ensure all beneficial owners have successfully submitted their individual information.

- Your PPP application will be considered **incomplete** until required information is provided by all beneficial owners listed on your application.
- Inform all beneficial owners to expect an email from **PPPQuestion@fhb.com** with a link to complete the beneficial owner information.
- **NOTE:** Once all the beneficial owners have successfully submitted their information, the **Incomplete Application** Item in your **To-Do List** will no longer appear

STEP 3

Ensure the primary contact email entered on your PPP loan application is reviewed regularly.

We would like to ask that you please refrain from contacting our call center or visiting a branch regarding your application. Our teams there will not have information on specific applications, and we will be in contact with you regarding your application via email. Please ensure to check your spam folder and email privacy settings so we can reach you.

Should you have any questions about PPP or this application process, please email **PPPQuestion@fhb.com**.

