

# PAYCHECK PROTECTION PROGRAM SECOND DRAW APPLICATION TOOLKIT

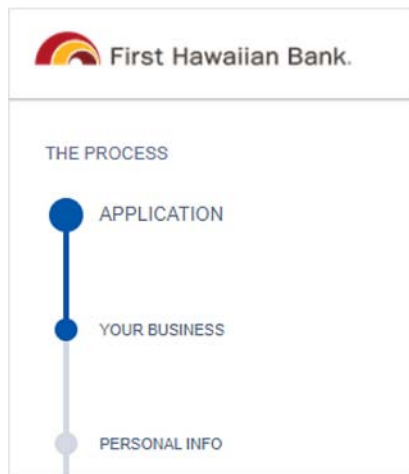
This FHB **2ND DRAW** PPP APPLICATION TOOLKIT was created to provide you with step-by-step instructions to help walk you through completing the PPP application process.

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.

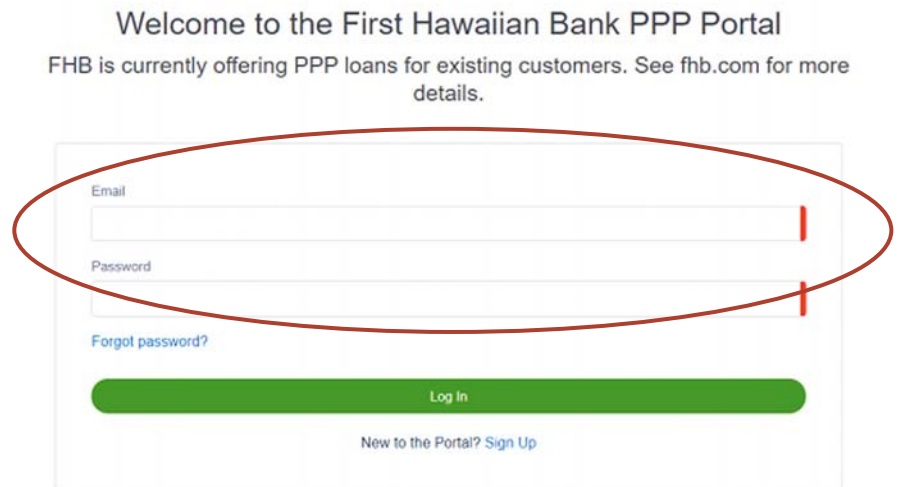


You can click on the process bar to go back to review or edit a previous section any time prior to submission.

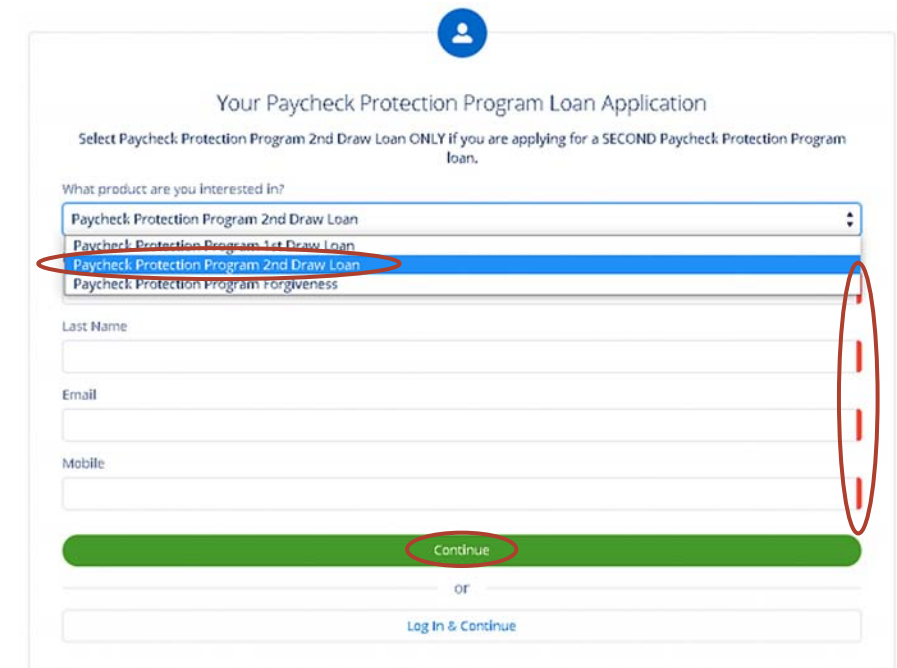
The Review and Submit screen at the end of the application process will also allow you to check all of the inputs on one convenient page.

*(STEP 1 continues on page 2)*

If you already have login access to the portal, enter your established email and password.



If you are using the portal for the first time, you will need to select a product from the drop-down list and enter your customer information



Select **Paycheck Protection Program 2nd Draw** from the drop-down menu.  
**All fields notated with a red bar are required fields.**

Complete all fields and click **Continue**.

## STEP 1: APPLICATION *(continued)*

*(STEP 1 continues from page 1)*

### 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.

**Authorized Signer**

If the business is approved for a PPP loan, someone with authority to take action on behalf of and bind the business will need to sign loan documents. Please use the three Authorized Signer fields to provide information about the person who has such authority and would sign the loan documents if the loan is approved.

The following are 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

*(STEP 2 continues on page 3)*

### Tell us about your business

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

Legal Business Name  **Important Note**

Tax Identification Number (TIN)  **Important Note**

Business Phone

Number of Employees

Business Entity Type:

NAICS Code  **Important Note**

Nature of Business

Doing Business As

Authorized Signer Name

Authorized Signer Title

Authorized Signer Email

Gross Annual Revenue (GAR)

Country of Formation/Country of Citizenship

## STEP 2: YOUR BUSINESS (continued)

(STEP 2 continues from page 2)

### 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

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** ⓘ Important Note

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) ⓘ Important Note

\*\*\*\*\*

**Contact Information**

Mobile Phone Number

8088444444

Business Owner Street Address

999 BISHOP ST

City

HONOLULU

State ZIP Code

HI 96813

Next

Save and come back later

## STEP 4: PPP ROUND 1 ATTESTATION

### ATTESTATION

You must acknowledge that you have received a First Draw PPP Loan, and will have used the full loan amount by the time of disbursement for the Second Draw.

By certifying "Yes" below, you are acknowledging that you have received a First Draw Paycheck Protection Program Loan, and will have used the full loan amount by the time of disbursement for the Second Draw.

PPP Round 1 Certification

Yes

No

Next

Save and come back later

## STEP 5: 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 2483SD [here](#)
2. Second Draw PPP Loans: How to Calculate Revenue Reduction and Maximum Loan Amounts Including What Documents to Provide [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)

Yes  No

Enter TOTAL PAYROLL COSTS from the FHB Payroll Calculation Worksheet

USD 0.00

Next

Save and come back later

FHB Payroll Calculation Worksheet

Please complete the First Hawaiian Bank Payroll Calculation Worksheet, which can be [found here](#). That worksheet will tell you how to answer the questions on this page.

## STEP 6: 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.

### PPP 1ST DRAW SBA LOAN NUMBER

Enter PPP 1st Draw SBA loan number and draw amount.

### REDUCTION IN GROSS RECEIPTS

You must demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020. [Applicants for a 2nd Draw PPP loan of \$150,000 or less must meet the 25% requirement but can wait until forgiveness to provide the information.]

If questions (1), (2), (4) or (5) 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.

We'll need to gather some more information from you before we can submit your loan.

Number of Employees

PPP First Draw SBA Loan Number

PPP First Draw Loan Amount

USD

Please select the purpose of this loan. If other, please describe below. (select all that apply)

0 options selected

Other (explain):

Date of Establishment

MM/YYYY

**Reduction in Gross Receipts of at Least 25%**

Please select the corresponding quarter of each year.

Reference Quarter

Gross Receipts 2019

USD

Quarter 2020

Gross Receipts 2020

USD

Next

Save and come back later

## STEP 7: 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.

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@fhh.com** with a link to complete the beneficial owner information.

The screenshot shows the 'Beneficial Ownership' page with a blue header icon of two people. The main heading is 'Beneficial Ownership' followed by the instruction: 'Please add, excluding yourself, any beneficial owners of your business that maintain 20% ownership or more.' Below this are three buttons: 'Add a Beneficial Owner' (blue), 'Skip' (green), and 'Save and come back later' (green). Red ovals highlight the 'Add a Beneficial Owner' and 'Skip' buttons.

The screenshot shows the 'Beneficial Ownership' page with a blue header icon of two people. The main heading is 'Beneficial Ownership' followed by the instruction: 'Please add, excluding yourself, any beneficial owners of your business that maintain 20% ownership or more.' Below this are several input fields: 'First Name' and 'Last Name' (text boxes), 'Email' (text box), 'Mobile Phone Number' (text box), 'Role' (dropdown menu), and 'Ownership Percent' (text box). There is a 'Remove' button (blue) and an 'Add Another Beneficial Owner' button (blue). At the bottom are two buttons: 'Next' (green) and 'Save and come back later' (green).

# STEP 8: 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 five 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 9: 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 TESTOWNERC

Position

Veteran

Gender

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

Ethnicity

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

## STEP 10: 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 Food2 Co.

Tax Identification Number *****	Business Phone 808-654-3211
Employees at time of loan application 4	Relationship Type S Corp
NAICS Lookup 111140 - Wheat Farming	Nature of Business Local Food Restaurant2
Doing Business As Test Foods2	Authorized Representative Name FHB Test Customer2
Authorized Representative Title CEO	Authorized Representative Email signer2@fhb.com
Annual Revenue USD 12,000.00	Established Country United States
Shuttered Venue Operator Grant Acknowledged Yes	FHB Business deposit account? Yes
FHB Deposit Account Number *****	

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**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 → Loan  
Test Food2 Co. - Second Draw Loan - 20833.00

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?

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

4. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Applicant criminal charges  
No

5. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial

(STEP 10 continues on page 9)



## STEP 10: REVIEW AND SUBMIT (continued)

(STEP 10 continues from page 8)

### 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 the 'Create a Password' section with a password field and a 'Retype Password' field. Below these is a list of password requirements: 8 characters, 1 lowercase letter, 1 uppercase letter, 1 number, and 1 special character. A 'Submit Application' button is highlighted in green, and a 'Save and come back later' button is in blue. A disclosure text is visible below the buttons, stating that the applicant certifies the information is true and complete.

## STEP 11: 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 the application dashboard. At the top, a message states: 'The first step of your application is complete. We now need to move on to uploading supporting documents.' Below this is a list of instructions: 1. Click 'Go to Dashboard' to upload documents. 2. Upload all required documentation to avoid delays. 3. Expect email contact for additional information. 4. Thank you for providing information. A 'Go to Dashboard' button is highlighted. Below is the dashboard interface with a 'TO-DO LIST' containing 'Upload Documents' and 'Incomplete Applications'. The 'YOUR PRODUCTS' section shows a 'Paycheck Protection Program' tile with a status of 'Complete'.

## 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**.

