

Dear Valued Client and Business Owner,

We are pleased to announce that existing First Bank clients may now submit applications for the SBA Paycheck Protection Program loans. The application can be found on our website along with guidance for best practices, checklists and FAQs. <u>https://www.firstbankhp.com/small-business-relief</u>

Please work directly with your banker regarding any questions you may have when completing the application. If you are unsure of how to reach your banker, please call our main number at 847-432-7800 and our team will gladly assist you.

Once your banker has received the application, the review and processing of the application will begin. Like all banks, we are still waiting on critical guidance from the SBA and we may determine that additional information is required to complete the application. Your banker will be in touch with you throughout the process and keep you informed on the status of your application.

Please note, as we work together on processing your application, we truly understand the critical urgency in meeting your business relief loan needs and we ask for your patience during the application process. We expect an extremely high volume of applications over the next few days and weeks. Our dedicated team of experienced bankers and processors, along with many skilled resources that have been reallocated specifically for this purpose, are collectively working to process all the applications and provide you with the exceptional client service you are accustomed to receiving at First Bank.

Thank you for your continued business. Your patience and understanding is greatly appreciated.

Sincerely,

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Eric Ephraim | President & COO