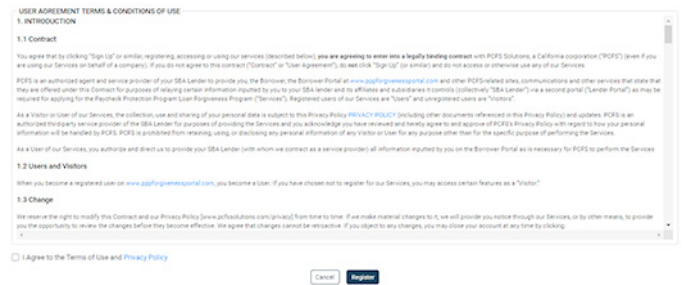


PPP LOAN FORGIVENESS APPLICATION PORTAL: REGISTRATION AND LOGIN

1) Receive Invitation to Apply (Email)

When the Loan Forgiveness Portal is ready to accept applications, only the designated authorized signer on the account will receive an email from Meadows Bank.



The registration link will expire in 5 days. You should register, whether you are ready to apply for Forgiveness or not.

2) Please stop and read this important information



The first screen will ask you to validate the last four digits of your TAX ID (TIN) or Employer Identification Number (EIN) for authentication. You should know the last four digits of your TIN or EIN number before proceeding.

For security reasons you must enter the correct TIN/EIN. If you enter a TIN/EIN that doesn't match the loan on record, you will be locked out of the Portal. If you get locked out, contact your Relationship Manager or Branch Manager to get you unlocked.

3) Create Password

Once you are validated, you will be asked to create a Password.

For added security, you will be asked to enter your cell phone number to receive a one-time code to verify your account.

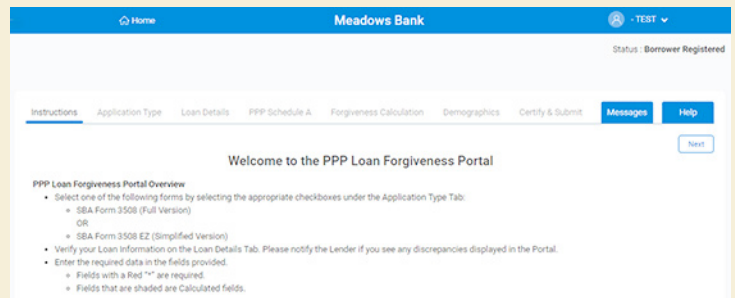
You will then be asked to agree to the Terms and Register.

4) Sign In

- You will be asked to enter your login credentials.
- For another layer of security you will receive another one-time authentication code.
- Enter the code and click on Validate.

5) You will then be in the Portal.

First read the instructions and then click on the "Application Type" tab at the top of the page. This will walk you through the type of application you will need to submit based on your loan parameters.



Important Information!

After you receive your email, the registration link will expire in 5 days. Even if you are not ready to apply for PPP Loan Forgiveness, we recommend that you create your account before the link expires.

Meadows Bank Forgiveness Portal is hosted by PCFS, a leading provider of Lending Software designed for the unique and complex requirements of SBA lending. When creating your account you will need to agree to PCFS's terms and conditions that includes complying with the law, be truthful and not tamper with security features or otherwise compromise any information or technology while in the Portal.



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