Online Portal – Quick Start Guide
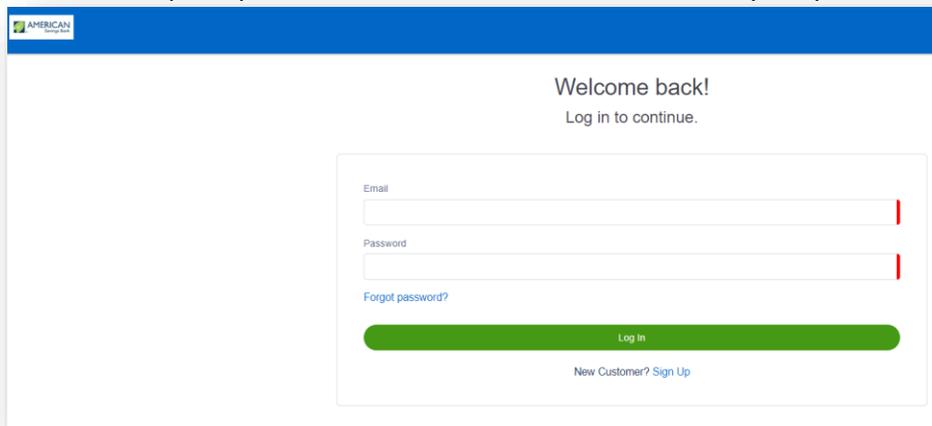
Log Into Your Account

- Navigate to your email inbox with your browser, **Chrome is the preferred** internet browser (the application <u>will not</u> work in Internet Explorer)

- Open the email you received from ASB with a link to the online portal, and click "Log In to Get Started"

> **AMERICAN** Savings Bank
>
> Aloha,
>
> This email contains your registration link to the Customer Portal at American Savings Bank for your Paycheck Protection Program (PPP) Loan.
>
> This portal will provide you access to manage Forgiveness of your existing PPP loan.
>
> The portal can also be used to submit an application for a new PPP loan (once the application and SBA guidance becomes available).
>
> Log In to Get Started

- Log in using the **Email** and **Password** you used to create your account. If this is your first time logging in, the system will ask you to create a password. If you forgot your password, click the "Forgot Password?" prompt and follow the instructions to create your password
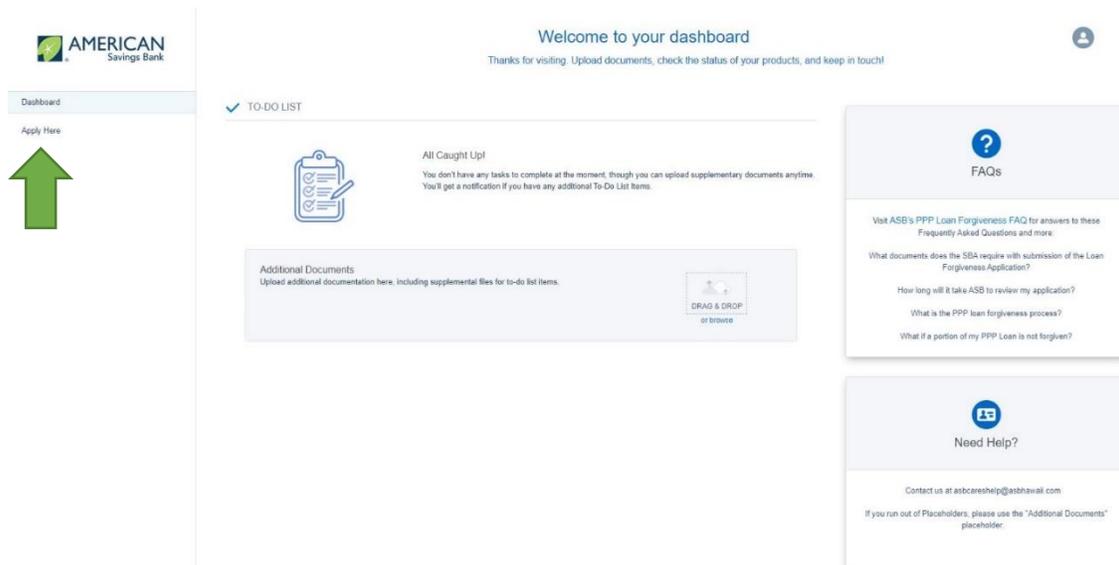
> **Welcome back!**
> Log in to continue.
>
> Email
>
> Password
>
> Forgot password?
>
> Log In
>
> New Customer? Sign Up

Online Portal – Quick Start Guide

Online Portal Dashboard

<div style="writing-mode: vertical">INSTRUCTIONS</div>

- After logging in you will be directed to your Dashboard
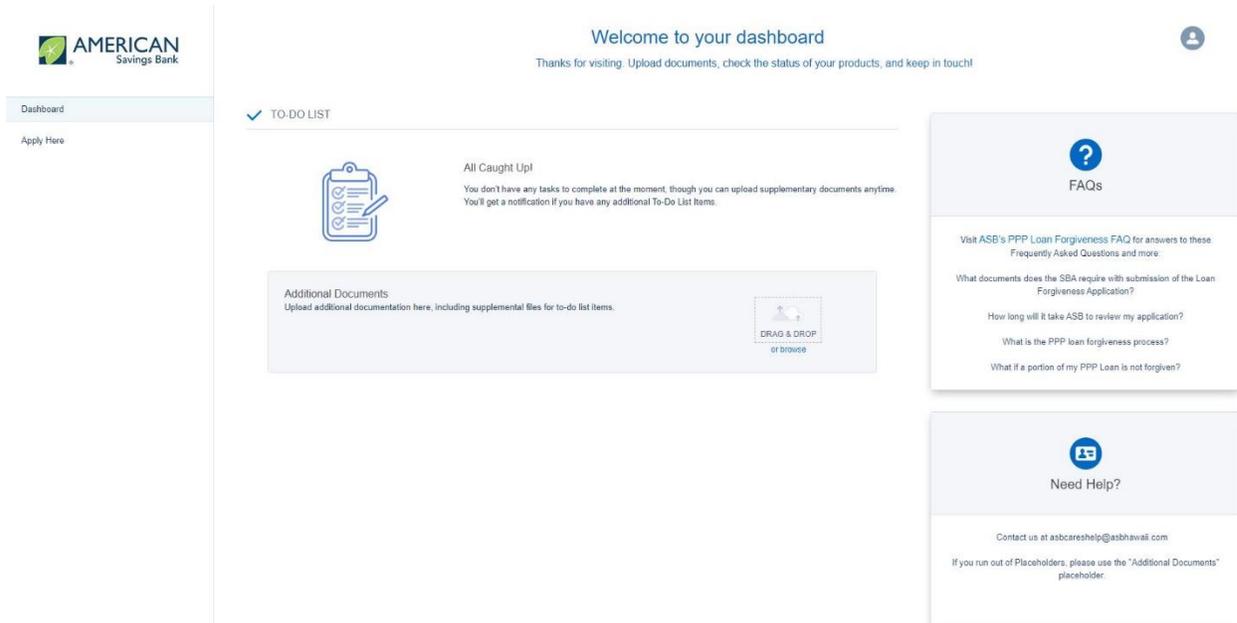
- To start a new loan or forgiveness application, navigate to the "Apply Here" tab on the left side of your screen

Selecting Application Type

- Next, select the type of application you would like to begin

INSTRUCTIONS

Welcome to your dashboard

Thanks for visiting. Upload documents, check the status of your products, and keep in touch!

Dashboard

Apply Here

Paycheck Protection Program 1st Draw Loan   Apply

This product is to be used ONLY if you are applying for your FIRST Paycheck Protection Program loan. If you already have a Paycheck Protection Program loan and want to apply for a second, please use the Paycheck Protection Program 2nd Draw Loan. If you are looking to increase an existing Paycheck Protection Program first draw loan as allowed under the Economic Aid Act, please reach out to your loan officer or email us at asbcareshelp@asbhawaii.com.

Paycheck Protection Program 2nd Draw Loan   Apply

This product is to be used ONLY if you are applying for your SECOND Paycheck Protection Program loan. If you DO NOT have a Paycheck Protection Program loan and want to apply, please use the Paycheck Protection Program 1st Draw Loan. If you are looking to increase an existing Paycheck Protection Program first draw loan as allowed under the Economic Aid Act, please reach out to your financial institution directly.

Paycheck Protection Program Forgiveness   Apply

This product is to be used ONLY if you are applying for forgiveness for your first Paycheck Protection Program loan (first draw loan).

PPP Loan Forgiveness

**PPP Loan Forgiveness: Here is what we know today.**

- Your loan can be forgiven up to the full principal amount the loan and any accrued interest. However, several factors that may limit the amount eligible for loan forgiveness.
- Initially, the amount of your loan can only be forgiven up to the sum of the acceptable expenses incurred and payments made, during an 8-week period beginning on the date of receipt of the loan from the lender.
- To maximize forgiveness, you must use at least 60% of the loan amount for payroll costs and not more than 40% the loan forgiveness amount may be non-payroll costs.
- Your loan forgiveness amount will also be further reduced if you fail to maintain the same number of full time employees during the covered period when compared to a defined look-back period and/or you decrease salaries paid by more than 25% for employees making less than $100,000 per year.
- Your loan will accrue interest of 1% but payments may be deferred for up to six months.

Privacy Policy | Terms & Conditions

Online Portal – Quick Start Guide

Selecting Business

INSTRUCTIONS

- Next, choose the business that you are submitting an application for. To do this, select the "Edit" button

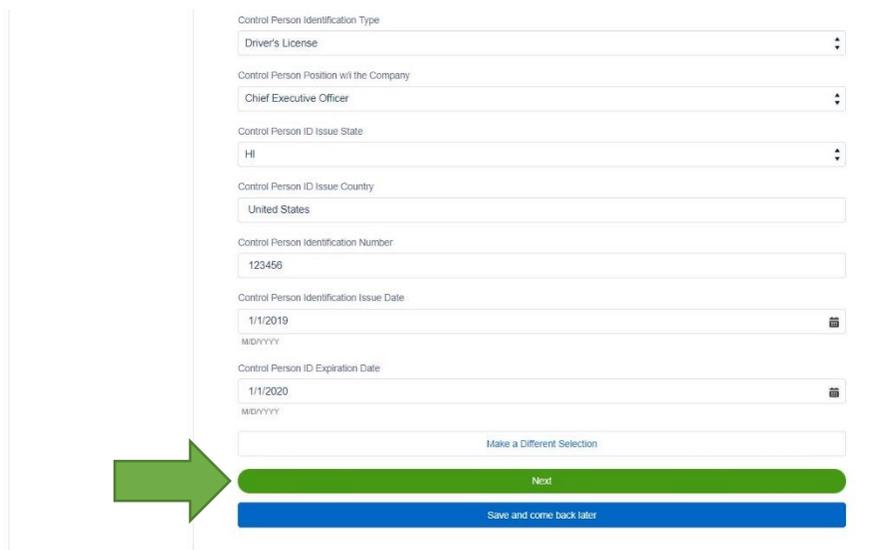### Your Paycheck Protection Program Loan Application
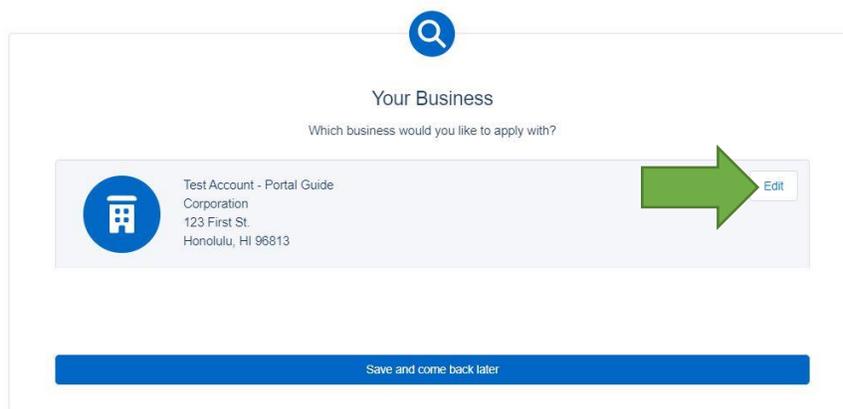
Your Business

Which business would you like to apply with?

Test Account - Portal Guide
Corporation
123 First St.
Honolulu, HI 96813

Edit

Save and come back later

Online Portal – Quick Start Guide

Proceed Through Your Application

INSTRUCTIONS

- Complete the application. Input information about your business, personal information, payroll costs, and other figures as prompted. Once you have completed a page in the application, scroll to the bottom of the page and click the green "Next" button to proceed to the next page

Online Portal – Quick Start Guide

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Common Portal Questions

INSTRUCTIONS

- What is a Control Person?
  - On the first page of an application, you are required to fill out information about your business. There is a section that asks for Control Person Information (see below). A Control person is a person with significant managerial control or influence over your business (e.g., Chief Executive Officer, Chief Financial Officer, Managing Member, General Partner, etc.) , including the person who controls the bank account in which the PPP funds will be deposited.

Control Person Information

Control Person Name
David Test

Control Person Physical Address
1 1st St, Honolulu, HI 96813

Control Person Birthdate
1/1/1970
M/D/YYYY

Control Person TIN
12-3456789

Control Person Identification Type
Driver's License

Control Person Position w/ the Company
Chief Executive Officer

Control Person ID Issue State
HI

Control Person ID Issue Country
United States

Control Person Identification Number
123456

Control Person Identification Issue Date
1/1/2019
M/D/YYYY

Control Person ID Expiration Date
1/1/2020
M/D/YYYY

Relationship Phone
8082421199
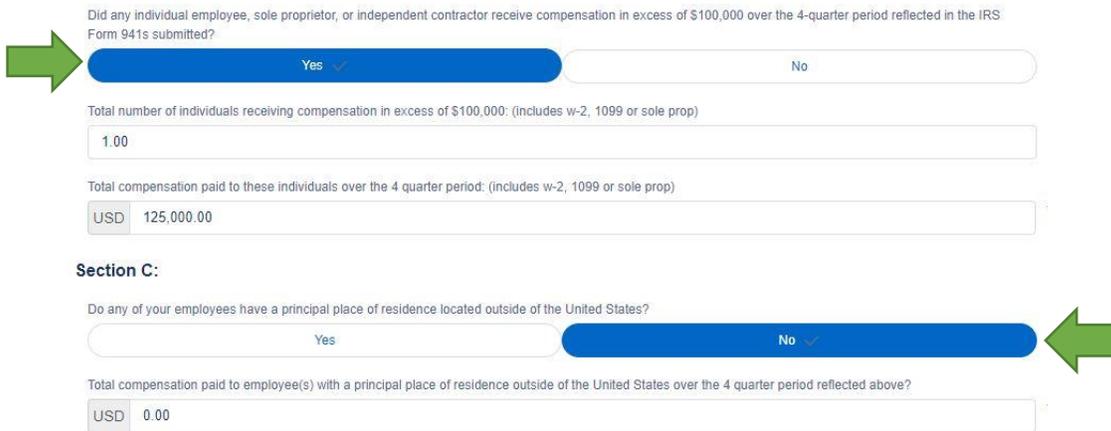
Make a Different Selection

Next

Unable To Proceed

- If you are unable to click the green "Next" button, go back and double check that you have:

- Responded to all fields. Fields with red lines or red asterisks must be answered

PPP Round 1 Certification

- Answered "Yes" or "No" to all response questions

Did any individual employee, sole proprietor, or independent contractor receive compensation in excess of $100,000 over the 4-quarter period reflected in the IRS Form 941s submitted?

| Yes ✓ | No |

Total number of individuals receiving compensation in excess of $100,000: (includes w-2, 1099 or sole prop)

1.00

Total compensation paid to these individuals over the 4 quarter period: (includes w-2, 1099 or sole prop)
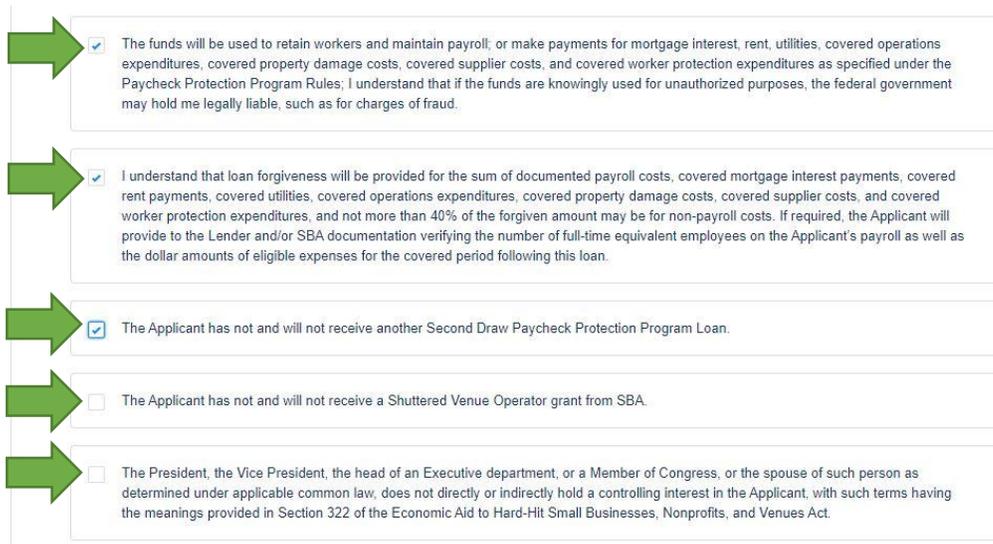
USD   125,000.00

Section C:

Do any of your employees have a principal place of residence located outside of the United States?

| Yes | No ✓ |

Total compensation paid to employee(s) with a principal place of residence outside of the United States over the 4 quarter period reflected above?

USD   0.00

- Checked any necessary checkboxes on a page

☑ 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.

☑ 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. 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 Applicant has not and will not receive another Second Draw Paycheck Protection Program Loan.

☐ The Applicant has not and will not receive a Shuttered Venue Operator grant from SBA.

☐ 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.

INSTRUCTIONS

Online Portal – Quick Start Guide

AMERICAN Savings Bank

Review Your Application

- The last page of the application gives you an opportunity to review your application in its entirety prior to submission

Your Paycheck Protection Program Loan Application

Does everything look right?

Let's double check what you've entered. Once you submit this, you must upload the required support documents to complete your application.

- Before your click "Submit" at the bottom of the page, double check the information you entered into the application to ensure it's accuracy. Once you are certain the information on your application is accurate, click the green "Submit Application" bottom at the bottom of the page

Reduction in Gross Receipts of at Least 25%
Please select the corresponding quarter of each year.

Reference Quarter	Gross Receipts Reference Quarter
Q1 2019	USD 5,000.00
Quarter 2020	Gross Receipts 2020
Q1 2020	USD 1,000.00

Certifications   Edit

Submit Application

Save and come back later

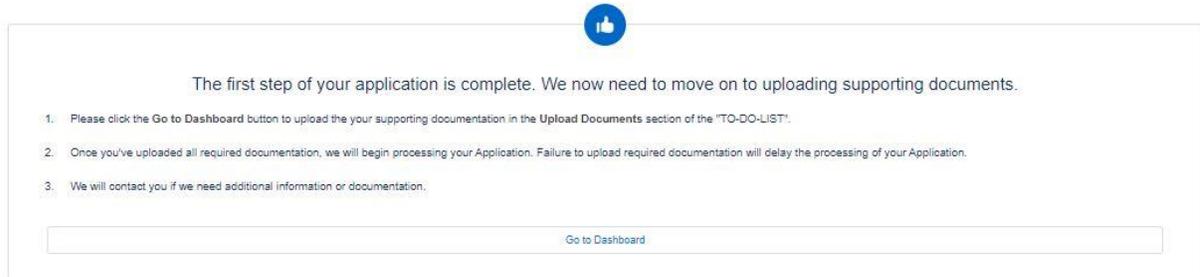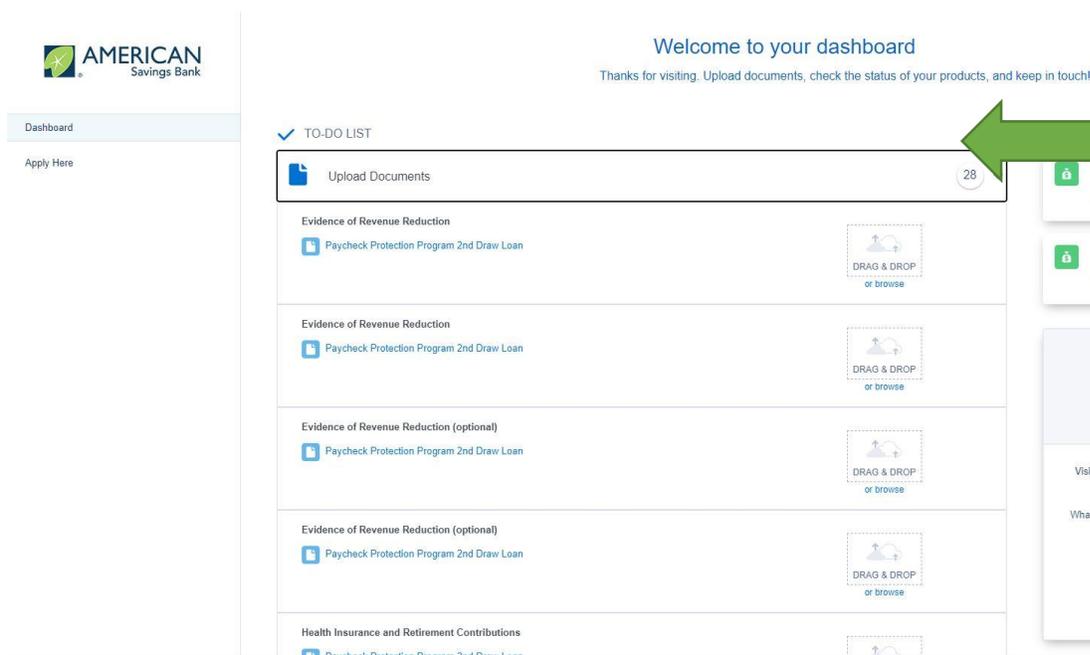AMERICAN
Savings Bank

Prepare To Upload Documents

- Once you have submitted your application, you will be prompted to return to the dashboard to upload your documents

The first step of your application is complete. We now need to move on to uploading supporting documents.

1. Please click the **Go to Dashboard** button to upload the your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".

2. Once you've uploaded all required documentation, we will begin processing your Application. Failure to upload required documentation will delay the processing of your Application.

3. We will contact you if we need additional information or documentation.

Go to Dashboard

- Navigate back to the dashboard. You will now be prompted to upload supporting documentation for your application. You can do so by dragging and dropping files into the box labeled "Drag & Drop" or by clicking "Or Browse" and selecting the file you would like to upload

- Refer to the Document Checklists on our website for 1st Time PPP Borrowers and 2nd Time PPP Borrowers to understand what documents you need to upload

AMERICAN
Savings Bank

Dashboard

Apply Here

Welcome to your dashboard

Thanks for visiting. Upload documents, check the status of your products, and keep in touch!

✓ TO-DO LIST

| 📄 Upload Documents | 28 |

Evidence of Revenue Reduction
Paycheck Protection Program 2nd Draw Loan
DRAG & DROP or browse

Evidence of Revenue Reduction
Paycheck Protection Program 2nd Draw Loan
DRAG & DROP or browse

Evidence of Revenue Reduction (optional)
Paycheck Protection Program 2nd Draw Loan
DRAG & DROP or browse

Evidence of Revenue Reduction (optional)
Paycheck Protection Program 2nd Draw Loan
DRAG & DROP or browse

Health Insurance and Retirement Contributions
Paycheck Protection Program 2nd Draw Loan

Uploading Documents

- Once you have successfully uploaded a document, a gray checkbox will appear on the left side of that document placeholder

Online Portal – Quick Start Guide
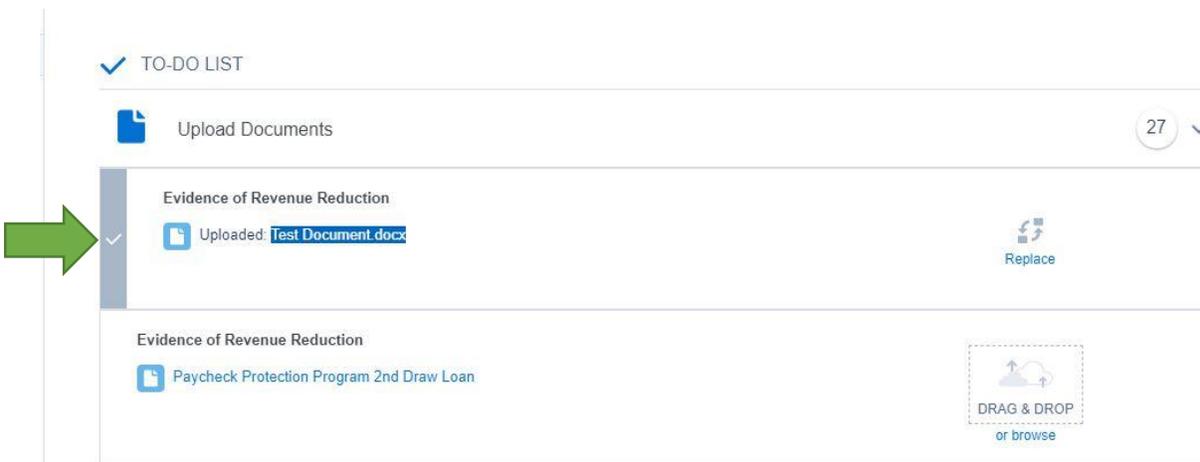
Downloading Documents

- From time to time, ASB will send you documents via the Online Portal. When we do send you documentation, you will receive the following email from asbcareshelp@asbhawaii.com

Aloha,

It's time to check your documents for your PPP loan. You are receiving this email because one of the following applies to you:

1. We uploaded documents for you to review and take action on;

2. You are required to upload additional documents in order for us to review your application; or

3. We received funds from the Small Business Administration (SBA), which have been applied to your Paycheck Protection Program loan. Please log in to the Online Portal to view a copy of the SBA's notice. If the SBA's remittance covered the entire outstanding balance of your loan, you will be able to access a copy of your promissory note (marked paid in full) through the portal. If the amount received from the SBA was in excess of your outstanding loan balance due to previous payments you made to your loan, we will refund amounts you previously paid by crediting your ASB account or mailing you a cashier's check.

Please log in to the Online Portal for more information; we highly encourage downloading and saving your documents for future reference.

Upload Documents

- Click on the blue "Upload Documents" link in the email to be taken to the Online Portal where you can access your documents

- Once in the Online Portal, click the right arrow under the "Download Documents" tab (see below) to be able to view and download the documents sent to you

INSTRUCTIONS

Online Portal – Quick Start Guide

All Caught Up

- Once you have submitted all supplemental documentation, you have completed your application and you will see the following screen

Welcome to your dashboard

Thanks for visiting. Upload documents, check the status of your products,

TO-DO LIST

All Caught Up!

You don't have any tasks to complete at the moment, though you can upload supplementary documents anytime. You'll get a notification if you have any additional To-Do List Items.

Upload Documents

Additional Documents
Upload additional documentation here, including supplemental files for to-do list items.

DRAG & DROP
or browse

Dashboard

Apply Here

All Done

INSTRUCTIONS

- Congratulations! An ASB Teammate will reach out to you if your application requires any additional information or supplemental documentation. Mahalo!