

# New Lender Instructions

- SBA has created a new Lender Gateway with a simplified interface for credit unions to make PPP loans for their members.
- All presentation slides are in Premier View Training and instructions are at [www.alloyacorp.org/alloyacares](http://www.alloyacorp.org/alloyacares).
- An SBA Note (fillable PDF) with required language will be provided for credit unions by calling Alloya.



**You always have your members' backs.  
And, we'll always have yours.**



The Coronavirus Aid, Relief and Economic Security (CARES) Act has major implications for credit unions nationwide – and we want you to know that Alloya is here to help. Remember, our job is to make your job easier. We will come alongside for support in every way we can.

 [Upcoming Webinars & Webinar Resources](#)

 [NCUA Letter to Credit Unions](#) 

## Alloya Direct Support

### I Want to Borrow Alloya CARES Line of Credit

Help meet your borrowing needs with your existing Advised Line of Credit or additional support with an Alloya CARES LOC.

[I want to borrow from Alloya](#)

### Alloya CARES Grant Program

We offered grants up to \$5,000 under the Alloya CARES Credit Union Grant Program for credit unions under \$100 million in assets.

[View our results](#)

## Alloya Program Assistance

### Apply for a Paycheck Protection Program Loan

CUSOs, leagues and associations are eligible to borrow under the Paycheck Protection Program (PPP), and Alloya is a certified lender under the program.

[I want to learn about Paycheck Protection Program Loans](#)

### I Want to Lend How to become an SBA Lender

Becoming an SBA-certified lender can be tricky. Click for more information on how to become a lender.

[I want to be an SBA Lender](#)

Alloya is focusing resources on helping CU's needs (apps, loan docs, SBA process).

After you have submitted your application and received approval from SBA as a lender.

**[GO To SBA.GOV/PPP](https://www.sba.gov/ppp)**

Scroll to bottom and click to setup Lender Gateway.

Individual users will create an external SBA Connect Account.

## Other Assistance

In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are currently eligible to [apply for disaster assistance](#).

[Enhanced Debt Relief](#) is also available in SBA's other business loan programs to help small businesses overcome the challenges created by this health crisis.

For information on additional Lending options, please [click here](#).

SBA provides local assistance via 68 district offices and a nationwide network of resource partners. To find resources near you, please [click here](#).

## Lender Forms and Guidance

[The Interim Final Rule](#) announcing the Paycheck Protection Program information is being posted in advance of publication in the Federal Register. The official version will appear in the Federal Register. [Click here](#) to download.

[Click here](#) to download the Paycheck Protection Program Lender Application Form.

[Click here](#) to view the Lender Agreement and enroll as a participating SBA Lender to make Paycheck Protection Program financing available to your customers.

[Click here](#) to download the SBA Standard Loan Note (Form 147).

If you would like to submit loan authorization requests via our the online Paycheck Protection Lender Gateway, [click here](#) and follow the steps below:

1. Create an account on [SBA Connect](#).
2. Request authorization to the Paycheck Protection Lender Gateway by providing your FRS, FDIC, or NCUA number as well as your authorization number.
3. Proceed to the Paycheck Protection Program Lender Gateway to begin submitting loan authorization requests.

Lenders who need assistance accessing SBA's E-Tran system may call our Lender Customer Service Line at 1-833-572-0502.

⚠️ Coronavirus (COVID-19): Apply for an Economic Injury Disaster Loan [CLICK HERE](#)

### External Users

LOG IN

CREATE AN ACCOUNT

### Internal Users

LOG IN

Create An Account – Verify your email from email sent to you.  
Complete page below and submit.

### Profile Information

Update your email at Login.gov  
Email: bill.paton@alloycorp.org

First Name \*  Middle Initial  Last Name \*  Suffix

First Name is Required Last Name is Required

Address 1 \*  Address 2

City \*  State \*  ZIP \*

Phone Number \*

Office Phone Number  Ext

**SUBMIT**

Add a second layer of security so only you can sign in to your account.

You'll only use one authentication method to sign in, but we ask you to set up two. This makes sure you can still sign in if you lose access to one.

Select an option to secure your account:

**Authentication application**

Get codes from an app on your phone, computer, or tablet. Recommended because it is harder to intercept than texts or phone calls.

**MORE SECURE**

**Security key**

Use a security key that you have. It's a physical device that you plug in or that is built in to your computer or phone (it often looks like a USB flash drive). Recommended because it is more phishing resistant.

**MORE SECURE**

**Phone**

Get security codes by text message (SMS) or phone call

**Government employee ID**

Insert your government or military PIV or CAC card and enter your PIN

**I don't have any of the above**

We'll give you 10 codes to use and keep in a safe place. You can use backup codes as your only authentication method. Not recommended because notes could get lost.

**LESS SECURE**

This is the simplest way to verify

### Your Access

+ SBIC Web - Small Business Investment Company

+ PPP - Paycheck Protection Lender Gateway

SUBMIT REQUEST

CANCEL

Select PPP

### Your Access

+ SBIC Web - Small Business Investment Company

- PPP - Paycheck Protection Lender Gateway

Lender Request

FRS  FDIC  NCUA

Account Number:

Authorization Number:

SUBMIT REQUEST

CANCEL

On this screen you will request access.

Click NCUA radio button.

Enter your Charter Number.

Enter your Authorization Number.

**If you do not have this 4-digit code, call SBA Hotline at 1-833-572-0502 to ask for it.**

Once you submit with correct codes, you will get a SUCCESS message. Hit OK.

You will need to logout and then sign back in at connect.sba.gov.

Hello Greg Hill!

PPP - Paycheck Protection Lender Gateway

Lenders can use this tool to submit Paycheck Protection Program documents to SBA and obtain guarantee information.

At this point, you could begin entering data for each loan request you receive. This is a MUCH simpler process than the standard ETRAN option offered by SBA.

You will need to be able to get the member application and payroll information required.

See next page for how to enter a loan.

When you log in, you will get this screen:

The screenshot shows a web interface with a navigation bar at the top containing icons and labels for 'Lender', 'Agent', 'Application', 'Proceeds', 'Borrower', 'Principals', 'Eligibility', and 'Summary'. The 'Lender' tab is selected. Below the navigation bar is a 'Lender Form' section. It includes a 'Location ID' field with the value '486599'. The 'Lender Contact Information' section contains a 'Job Title' field, and four fields for 'First Name' (Greg), 'Middle Initial', 'Last Name' (Hill), and 'Suffix'. Below these are fields for 'Phone Number', 'Cell Phone' (2247600745), and 'Email' (greg.hill@alloyacorp.org). At the bottom right, there is an 'Agent Involved' section with 'Yes' and 'No' radio buttons, and a 'Next' button with a right arrow.

Your Location ID will be given to you by the SBA.

Enter all other information as necessary on this page.

The Agent page is accessible if you choose Yes. If you receive an application from an agent on behalf of a borrower, you may need to share the fee you receive.

Complete all information on this screen

Borrower Information

Some of this is **NOT** on the PPP Borrower Application.  
You should request it from them at application or separately. You **will** need this to complete the application and verify eligibility.

Lender Agent **Application** Proceeds Borrower Principals Eligibility Summary

### Application Information Form

Application Number	Requested Amount	Payment Amount	Loan Term in Months	Interest Rate
YOUR #		Calculate	24 months	1%

Project Address

Street Address 1

Street Address 2

Project City State Zip Code +4

Business Established Date Business Age Average Monthly Payroll Costs

Number of Current Employees Number of Jobs Created Number of Jobs Retained

Is this Business a Franchise? Yes or No Franchise Name

NAICS Code Look Up

← Previous Next →

Lender Agent Application **Proceeds** Borrower Principals Eligibility Summary

Total Proceeds Amount: 0

+ Add Use Of Proceeds

Proceed Amount

Loan Proceed Type  
CARES Payroll Costs x

x Cancel Add Use of Proceeds +

← Previous | Next →



Enter this information based on what the borrower says they plan to use the funds for.

In most cases, this will be CARES Payroll Costs.

Make sure the entire loan amount is accounted for. After entering amount and type, select “Add Use of Proceeds.”

Most of this information is from the Borrower Application.

You may need to request information regarding affiliates or other common ownership to determine eligibility.

See the SBA guidance for details on this. Links are on our microsite at [www.alloyacorp.org/alloyacares](http://www.alloyacorp.org/alloyacares).

**Lender** | **Agent** | **Application** | **Proceeds** | **Borrower** | **Principals** | **Eligibility** | **Summary**

Tax Identification Number (ESN/SSN)  Tax Identification Number (ESN/SSN)

Business Name

Doing Business As (Optional)

Legal Organization Code  Borrower has a Prior Small Business Loan

Contact Information

Primary Borrower Phone  Primary Borrower Email (Optional)

Street address 1

Street address 2

City  State  Zip Code  +4

Is the Business or any owner an owner of any other business or have common management with any other business?

Is the Business or any owner 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?

Has the Business, any of its owners, 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 currently delinquent or has defaulted in the last 7 years and caused a loss to the government?

← Previous | Next →

Add Principals as necessary depending on the number of owners that own over 20%.

The system currently requires at least one principal regardless of ownership percentage.

This would likely just be the person signing the loan forms if they are authorized to do so. For example, this should be the CEO for a credit union.

Lender Agent Application Proceeds Borrower Principals Eligibility Summary

+ Add Principal

Tax Identification Number (EIN/SSN)  EIN  SSN

Is the Agent a Business or a Person?

Percentage Of Business Ownership

US Citizenship

Veteran Code

Race  Ethnicity

First Name  Middle Initial

Last Name  Suffix  Gender

Street Name 1

Street Name 2

City  State  Zip  +4

Is the principal presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Is the principal presently incarcerated, on probation, or parole?

Within the last 7 years, for any felony or misdemeanor for a crime against a minor, has the principal: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)?

Cancel Add Principal +

← Previous Next →

Certify eligibility.

Be sure to read these.  
This one is for the lender.

### Eligibility Form

Lender hereby certifies that the loan information pertaining to the above loan is true and correct, to the best of its knowledge, and that it has exercised due diligence to obtain true and correct information. Lender is aware and acknowledges that SBA will not review eligibility prior to issuing a loan number and that if an SBA loan number is assigned and SBA later learns that the loan is not eligible, SBA may deny liability on its guaranty. Lender approves the loan application to SBA subject to the terms and conditions stated in the application and associated documents. Without the participation of SBA to the extent applied for Lender would not be willing to make this loan, and in its opinion the financial assistance approved is not otherwise available on reasonable terms. Lender certifies that none of the Lender's Associates, including but not limited to its employees, officers, directors, or substantial stockholders (more than 10%), has a financial interest in the Applicant. Lender approves and certifies that the Applicant is a small business according to the standards in 13 CFR Part 121, the loan proceeds will be used for an eligible purpose, and the owners and managers of the applicant business are of good character.

Yes or No

These are from the Borrower Application.

The Payroll Protection Loan being submitted meets the following criteria:

- 1 Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.
- 2 The funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments, and utility payments; Applicant understands that if the funds are used for unauthorized purposes, the federal government may pursue criminal fraud charges.
- 3 Documentation verifying the number of full-time equivalent employees on payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight week period following this loan will be provided to the lender.
- 4 Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. Due to likely high subscription, it is anticipated that not more than twenty-five percent (25%) of the forgiven amount may be for non-payroll costs. During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under this program.
- 5 Applicant further certifies that the information provided in this application and the information that Applicant provided in all supporting documents and forms is true and accurate. Applicant realizes that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- 6 Applicant acknowledges that the lender will calculate the eligible loan amount using tax documents applicant have submitted. Applicant affirms that these tax documents are identical to those submitted to the IRS. Applicant also understand, acknowledge and agree that the Lender can share the tax information 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.

Yes or No



**Your loan application has not been submitted yet**  
Please review the information you have entered. Navigate to the bottom of this page for options to make changes or to submit your loan application.

Go to Summary screen and hit Submit at the bottom to receive your loan authorization from the SBA.

Next steps...TBD.

# Alloya Support

- Visit [www.alloyacorp.org/alloyacares](http://www.alloyacorp.org/alloyacares)
- Call us at (800) 782-2431, Option 3 for Lending Department
- Look for the launch of Premier View tools
  - How can Alloya assist credit unions lending to their members?
  - What do you need?



# Requesting Your Input

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