



The coronavirus (COVID-19) has impacted the global economy and is burdening the financial conditions of our small business as well as the people of Guam. Here is a list of loan relief information under the SBA Payroll Protection Program (PPP) and application requirements from our local financial institutions.

US Treasury has the following information on their website to help small businesses to understand the SBA PPP program: Borrower Information Fact Sheet, Application Form, Interim Final Rule, and FAQ. Link for most current information: <https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses>

Additional information that might be useful to attach with the SBA PPP application include but not limited to the following:

- IRS Form 941 Employers Quarterly Tax Return for 2019, or
- IRS Form 1099 Misc., or W3SS
- Other Payroll Documentation including payroll schedule, reports such as paid medical insurance, retirement plan benefits, and other payroll related costs.

It is recommended for small business owners to submit application to their banking partners first.



ANZ Guam, Inc.

Fill out application form from the link above and submit the application form along with supporting document via roberto.perez@anz.com.



Bank of Guam

Steps to apply: Fill out application form from the link above and submit the application form along with supporting document to Commercial customers: commercialbanking@bankofguam.com



Bank of Hawaii

Steps to Apply: Fill out application form from the link above and upload onto <https://www.boh.com/covid-19-main-page/small-business-assistance#pppapply>
Helpful Payroll Calculation Excel: <https://www.boh.com/siteassets/blocks/text-image-side-by-side/sba-payroll-protection-program-loan-calculation.xlsx>



Community First Federal Credit Union

Steps to apply: Fill out application form from the link above and submit the application form along with supporting document to email: rick.scroggs@cfirstguam.com



First Hawaiian Bank

Steps to apply: Complete application via <https://sba.fhb.com/>