



At United Bank of El Paso, we understand that in this challenging time, it may seem like anything but business as usual. But as your premiere community bank and authorized Small Business Administration (SBA) Lender, we are committed to providing the support and financial assistance required to foster the continued growth and development of our region's people and businesses.

As the Coronavirus (COVID-19) continues to impact our community in new and significant ways, we'd like you to know that United Bank of El Paso shares your concerns and we are taking proactive steps to address them. While the health and safety of our customers, employees and community are our immediate priority, we will continue to meet your financial needs in any situation. With all of the conversations about the availability of relief programs for individuals and businesses we wanted to provide you with some information and guidance for what is currently available or will soon be available.

On March 27, 2020, Congress approved, and the President signed, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) providing \$349 billion in aid to provide financial assistance to individuals and businesses affected by the virus.

### **Support for Individuals with Personal Accounts**

We have financial relief options available to existing customers that have been affected by the COVID-19 situation. Some of the possible options are:

- Relief on certain service charges if applicable.
- Loan payment deferrals
- Providing assistance with banking products to help with impacts created by the COVID-19 situation.

### **Support for Business Customers**

United Bank of El Paso is an authorized Small Business Administration (SBA) Lender and will be able to help provide assistance and guide our existing customers through the process of accessing available programs such as:

- Paycheck Protection Program (PPP Loan) – [PPP Loan Application and Instructions](#)
- Economic Injury Disaster Loans and Advances (EIDL) - [EIDL Application Procedure](#)
- SBA Debt Relief

Please visit the following link for more information and a complete list of programs, [SBA - Guidance for Loan Resources](#), and visit the following link for more information on the PPP Loan Program [PPP Loan Information](#).

Moving forward, United Bank of El Paso will focus on helping our customers understand how these programs may benefit you or your business. While specific details for some of these programs are in final development, we pledge to provide timely updates on availability and the necessary steps to take. Below is a link to the U.S. Chamber of Commerce Guide for Emergency Loan and Checklist for small businesses. [US Chamber of Commerce Emergency Loan Guide](#).

As always, your United Bank of El Paso team is here for you and our community.