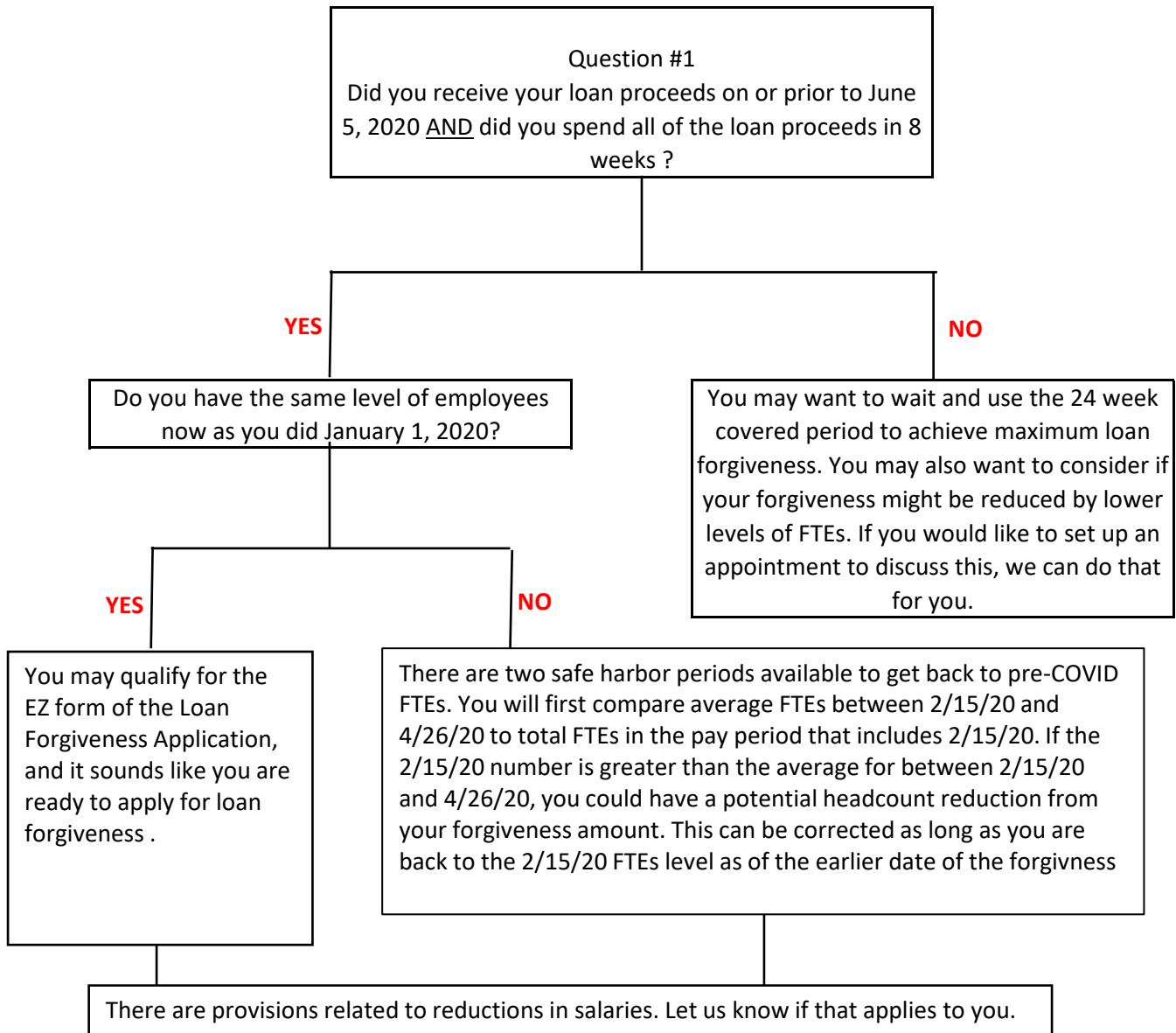


Covered Period Considerations

See disclaimer below.

Which Covered Period allows you to maximize loan forgiveness



Disclaimer: This document has been sent to you for the limited purpose of encouraging you to give advanced consideration of the timing of your application for PPP loan forgiveness, the selection of the eligible covered period best for you, and which loan forgiveness form you will need to use. Please go to the SBA website and review the criteria for your possible use of loan forgiveness Form 3508 - EZ and all other SBA regulations and criteria for determining your maximum loan forgiveness. To the extent of any inconsistency between this document and SBA regulations, SBA regulations control. TnBank does not guarantee SBA will forgive your loan, in whole or in part.

Determining the applicability of SBA loan forgiveness regulations to your loan is your responsibility