

Start Date	End Date
2020-03-27 21:08:38	2020-03-27 21:08:39
2020-03-27 12:58:10	2020-03-27 13:13:08
2020-03-27 10:34:50	2020-03-27 10:39:57
2020-03-27 09:10:47	2020-03-27 09:20:37
2020-03-27 08:16:43	2020-03-27 08:22:12
2020-03-26 21:22:05	2020-03-26 21:26:27
2020-03-26 18:11:12	2020-03-26 18:16:27
2020-03-26 13:10:11	2020-03-26 13:17:53
2020-03-26 10:58:18	2020-03-26 12:08:33
2020-03-26 11:16:30	2020-03-26 11:31:37
2020-03-26 10:46:55	2020-03-26 10:53:47
2020-03-26 10:20:46	2020-03-26 10:38:24
2020-03-26 10:31:45	2020-03-26 10:36:12
2020-03-26 10:16:49	2020-03-26 10:19:09
2020-03-26 09:15:10	2020-03-26 09:38:02
2020-03-26 09:24:01	2020-03-26 09:30:05
2020-03-26 09:23:31	2020-03-26 09:29:59
2020-03-26 08:54:39	2020-03-26 09:04:33
2020-03-26 08:40:16	2020-03-26 08:42:07
2020-03-26 07:50:32	2020-03-26 07:56:54
2020-03-25 23:37:07	2020-03-25 23:43:46
2020-03-25 21:32:48	2020-03-25 21:49:58
2020-03-25 21:43:51	2020-03-25 21:48:54

What are you currently seeing out in the marketplace?

Open-Ended Response

There is a lot of confusion on what programs are best suited for various borrowers/customers from the stimulus package. Many different relief efforts. Push to the SBA Disaster relief loans, complete deferral of payments on existing loans. Increased overdrafts and missed payments.

Clients are fearful that this virus may last longer than the government is leading us to believe. They are worried about requests for payment deferrals and inquiries regarding legislative programs.

Business is booming in construction, concrete pumping, and manufacturing. Hospitality and retail is of course hurt.

Most clients want to know more about the new government funding programs, most of which haven't been approved. I have not seen panic which is nice. Many are being cautious and trying to take strides and precautions to be well.

The market is all over the place right now. Short term rates have dropped considerably, but longer term rates have not. Tremendous uncertainty. Businesses are starting to feel the impact of decreased cash flows.

Small business in survival mode but not at panic levels yet. Many watching eagerly to see aid will be available in Congress. Negatively, we are seeing a lot of concern and in some cases down right panic. Positively, the community is coming together.

The results are mixed and obviously it depends on a client's industry. Those tied to retail, entertainment, fitness, and banking clients are concerned about the future. Many were quick to experience cash flow issues from revenue loss. Fear and unknown, especially retail. Everyone is worrying about their health first and jobs a close second.

Retail clients (and those directly attached to retail) are suffering greatly with most places of business being closed. Increase level of credit requests for working capital, refinances and for governments, new money.

Lots of business owners worried about running out of funds to operate their business. Facing decisions on whether to continue. Requests for additional capital to fund potential working capital needs to manage the crisis. Additionally, for most deals, about half of our deals in later stages are moving forward and about half of them have been put on hold.

Confusion and frustration by many. Still have plenty that feel a little too much knee jerk reaction.

What are you offering to assist your client base during this time?

Open-Ended Response

Primarily 30-day extensions, Interest only note modifications, delayed foreclosure actions, and some of our lenders

Push to the SBA Disaster relief loans, complete deferral of payments on existing loans for 90 days, I/O for 90 days,

Most of the following is generally only available upon request, but applies to consumers and small businesses (except

We are offering a 90 day deferral of principal and interest for loans and increases in lines of credit where prudent.

Payment deferrals and information regarding options

Offering 90 day payment deferrals and reevaluating from there. Also waiting on final SBA lending and trying to provide

We are offering 90-day principal deferments on term loans and some interest deferments on Lines of Credit in special

Interest Only periods to assist cash flow needs. Deferred payments if necessary (sort of a last resort). One thing that

We are offering principal deferments to clients with term loans who could use the cash flow savings to cover typical

Payment extensions to help in the short term. Staying in close communication with businesses to ensure they can

Loan modifications per Interagency guidelines with no fees.

Interest only periods and deferrals

90 days interest only payment options on term loans and or 90 day payment deferral option

Payment deferment for 90 days. Interest to be accrued and payments to be added to the back end of the loan. Under

Many concessions regarding payment deferrals and fee waivers, depending on each individual situation.

Possible curtailment of P&I payments for 90 days, modification to interest only for up to 12 months under forbearance

On our customers that are seeing the affects of this situation right now, we are looking at deferring payments for

3 month payment deferrals, new working capital lines

Deferring payments when it is truly needed. Having to take each one case by case. Some borrowers are asking for

Additional capital in the form of a "side" line of credit mostly. Short term working capital to help manage expense

Just trying to encourage them and advise them. Trying to determine impact to our clients businesses

90 day p&i deferment

What should we be telling our clients with respect to banks and capital sources?

Open-Ended Response

It looks like ALL BANKS will be part of the administration for the stimulus loan program for businesses. We have no
Banks are willing to work with their clients that are experiencing issues related to COVID. I would say talk to them
Capital and credit are available, and we'll work with you.

We are still open and stand ready to help!

Banks are generally in a strong position as this is not a financial crisis, but a healthcare crisis. The regulatory bodies
Fed has reassured the public that liquidity and credit for banks is assured and will provide an unlimited supply of li
We are one of the financially strongest banks in the country so we are certainly boasting that to clients as well. It
Reach out to your bank partners and identify what may be available. Most important is we don't want panic. I believe
Please let your clients know that banks are going 100 mph right now, and working very hard to provide quick and
The banking system is strong. Governor Ivey issued a statement to this effect.

Banks are in a much stronger capital position. Regional banks leverage ratio is roughly 1.50% higher than it was here
Banks are prepared to help. SBA funding is available

Banks are open for business and want to partner with their clients to get through this together

Our bank and I would think most banks are trying to be proactive in helping clients get through the current events
That banks are willing to help as needed and will partner with government response.

Banks are still safe and sound. With laws enacted since 2008 soundness of banks is much safer than during the great
Talk to your banker now, not later. Hopefully, your banker should have already reached out to check on you - If not
Banks have money to lend and are prioritizing their clients and known prospects first.

I think new credit is going to be harder to get because banks are going to be swamped with handling credit issues
We are open for business. We want to be a part of the solution and not an additional problem. Please tell clients that
Most local banks are still open for business. Lenders associated with M&A buyouts are very skittish and on pause
CALL IMMEDIATELY! We are here to help even if you are deposit only.

What are your top concerns for your clients at this time?

Open-Ended Response

Surviving this income interruption for both consumers and businesses. That would include real estate entities who
Simply resuming operations for many of them. Right now we are just trying to bridge the gap.

Continued viability and financial stability.

An extended period of limited commerce and inability to generate revenue. Also the stress with dealing with this crisis
Short term liquidity

How long this shutdown will last and if it goes longer than 120 days, what will be the fallout. We have assured our
Making payrolls and rent payments which seem to be addressed in the new Bill.

Many are worried about overall cash flow and payroll. Many have experienced 50% or more hits in sales/revenue

My top concern right now is to make sure all of my clients who are impacted the most, are taken care of and are safe

Businesses can only survive so long with cash flow at low levels. They are tapping their reserves and banks are worried

1. Cash flow 2. Cash flow, and 3. Cash flow

Staying positive during this time.

This will not be over until Q4

That containment of the virus doesn't happen quick enough and the resulting shutdowns continue for an extended

Real cash flow issues being caused by severe revenue decreases and panicking over the idea of such even before it

Cash flow, domino effect if their clients stop paying them.

1) Government Aid timeliness - There have been some great proposals out there, but Congress needs to get the stimulus

Lay offs. Mental health and stress. Not getting federal assistance in a timely manner.

Having to lay-off employees and then try to start back up after everything calms down. Having a slower paying customer

What impact this will have on their business, how long it will last and if they will be able to get their transaction costs

When can they reopen and how long this will last

Will there be penalties for your clients if their delivery of financial statements goes past the agreed-upon
Open-Ended Response

No - none.

If it is covid related issues, then no, not likely.

Not sure I understand the question

We are working to be flexible in this unprecedented time.

Typically this would not occur in a situation of this magnitude.

No

There shouldn't be significant financial penalties (except for extension fees, renewal fees) but it will hurt their ability

The Examiners have informed us that they intend to delay and suspend examinations at this time to allow for ban

Of course, we will work with our clients and understand the situation that is at hand. While there may not be penalties

There were conversations along those lines on a conference call with regulators yesterday. I think common sense

No...not within reason.

No

No

Likely not. The bank understands the issues clients are facing and there is a desire at the bank to work with our clients

Not likely.

Probably not

No - We are asking for internal year end financials, but understand the delays in getting the audited/reviewed statements

No.

No penalties at this time. Most customers have been trying to forecast to justify the need for additional capital from
completed

Not from what I have seen. We do need available statements at the time of any request for help.

Do you have any resources that you would like us to share on our COVID-19 webpage?

Open-Ended Response

You have probably seen everything I could possibly list.

No

We have mobilized a task force to evaluate and work on the operationalization of the potential newly created legi

Not at this time

Not to this point. We will know more about the Bill once it is fully signed.

SBA has several webinars, as does Alabama Bankers Association. They are trying to stay on top of ensuring busine

Most bank websites have their current practices located on the front page. Additionally, the SBA is the best source

will prevail in light of the situation.

No

<https://disasterloan.sba.gov/ela/>

Primarily those related to SBA disaster loans, which you guys have done a good job of communicating.

Not at this time.

I would put the SBA express loan page on it. Feel free to contact their bankers we are here to help
ements.

We have resources on our company website. Again, we want to be a solution and not a problem.

I will email to you

Contact Information (optional)		
Name	Company	Address

islative programs and will be standing that up shortly.

ess owners and individuals stay in tune with their offered programs, as well as stimulus processes.
e of financial aid now, and their products and services would be a great thing to link.

Address 2	City/Town	State/Province	ZIP/Postal Code	Country	Email Address

Phone Number