

A woman with short blonde hair and glasses, wearing a black and white striped shirt and black overalls, is working on a bicycle wheel in a workshop. She is holding the wheel with both hands, and the spokes are clearly visible. The workshop is filled with various tools and equipment, including a workbench with a vise and a shelf with bottles. The text "WE'LL MOVE FORWARD TOGETHER" is overlaid on the image in large, white, bold letters.

WE'LL MOVE FORWARD TOGETHER

Our strength is in the energy to sustain our communities through the best of times and through those that challenge us most. Businesses like yours bring vitality and strength to the places we call home. Thank you for doing your part to keep our communities and your employees safe.

As we begin to recover from the effects of COVID-19, we're here to help you renew and restart, so when your doors swing open you'll stand strong. Whether you're a sole proprietor or employ scores of colleagues, call us to help guide you to programs and services offered by the Small Business Administration that fit your needs.

Our business experts are ready to explain the essentials and make sure you know how to apply for the right relief programs. We'll make it easy.

Call today and let's move forward together.

Find more about AEP's COVID-19 payment assistance programs at
[AEP.com/SmallBusinessAssistance](https://aep.com/SmallBusinessAssistance)

Call our
Business Solutions Center

1.888.776.1368



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RENEWING FOR THE FUTURE

CORONAVIRUS RELIEF FOR SMALL BUSINESSES

The federal government offers relief to businesses hurt by the coronavirus pandemic. Provided through the Small Business Administration (SBA), these programs help maintain your operations. You may be eligible if you have fewer than 500 employees or if you operate as a private nonprofit.

PAYCHECK PROTECTION PROGRAM

The SBA guarantees short-term loans up to \$10 million to eligible businesses. The loans are based on your payroll and you apply for them at your bank or credit union. You may use the loan for payroll, rent, mortgage interest and utilities. The loan can be forgiven if your business maintains payroll for eight weeks at employees' normal salary levels and uses the loan for qualifying expenses.

[> Learn more](#)[> Find a lender](#)

ECONOMIC INJURY DISASTER LOAN

The Economic Injury Disaster Loan provides longer-term working capital loans of up to \$2 million to qualifying businesses. The loans carry low interest rates and have other favorable terms. The funds cover operating expenses and obligations you otherwise could have met in a non-disaster economy. The SBA issues these loans directly.

[> Learn more](#)[> Apply](#)

ECONOMIC INJURY DISASTER LOAN EMERGENCY ADVANCE

When applying for an economic injury disaster loan, you can request a loan advance of up to \$10,000. The advance does not have to be repaid even if your business is denied a loan. Quickly accessible, this advance provides immediate economic relief and helps maintain business continuity. Use it for expenses including payroll, employee sick leave, rent or utilities.

[> Learn more](#)[> Apply](#)

Call us today at **1.888.776.1368**, or find more at
AEP.com/SmallBusinessAssistance



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