

COVID-19 Client Assistance



Loan Programs: Payment Deferrals & Low-Interest Loans

In response to the current COVID-19 crisis and its impact on business, LCNB National Bank is offering to defer certain loan payments for up to 60 to 120 days for the most seriously-impacted categories of business borrowers, as listed below. Current business borrowers in these business categories who have loans with LCNB and wish to request relief are encouraged to call their relationship officer to discuss these deferrals or working capital options. If your business has been impacted but is not within the categories below, you are welcome to email your relationship officer to discuss your current situation. Additional business categories may be added to this list as the impact of the crisis becomes more defined.

Government sources such as the SBA are also announcing their own special programs to be a support to business during this time. A link to these helpful SBA options is also included below.

Business Borrower Assistance Programs		
Category	LCNB Assistance*	Optional Working Capital
Offices of Dentists	120-day full deferral of loan payment (principal & interest)	https://disasterloan.sba.gov/ela/ or a LCNB – COVID-19 Low Interest Loan Package
Restaurants/Bars	120-day full deferral of loan payment (principal & interest)	https://disasterloan.sba.gov/ela/ or a LCNB – COVID-19 Low Interest Loan Package
Hoteliers	90-day full deferral of loan payment (principal & interest)	https://disasterloan.sba.gov/ela/ or a LCNB – COVID-19 Low Interest Loan Package
<i>Additional relief programs/options may be available to existing LCNB business borrowers on an individual basis. Please contact us to discuss your specific circumstances.</i>		

*All loan deferrals are subject to the completion and approval of LCNB's appropriate documentation requirements and guidelines.

Additionally, LCNB is offering consumer loan clients programs for those individuals who have been impacted.

Consumer Borrower Assistance Programs	
In addition to the listing below, ask your loan officer about LCNB's COVID-19 Low-Interest Loans.	
Loan Category	LCNB Assistance
Installment/Auto Loan Payment Deferral Program	Deferrals or extension of payments for 30 to 120 days without fees or credit bureau effect. Clients will be handled on an individual basis to discuss your circumstances.
Mortgage Loan Payment Deferral Program	Deferrals or extension of payments for 30 to 90 days without fees or credit bureau effect. Clients will be handled on an individual basis to discuss your circumstances.
Home Equity Loan/Line Payment Deferral Program	Deferrals or extension of payments for 30 to 90 days without fees or credit bureau effect. Clients will be handled on an individual basis to discuss your circumstances.
Overdraft Protection Loan Program	Deferrals or extension of payments for 30 to 90 days without fees or credit bureau effect. Clients will be handled on an individual basis to discuss your circumstances.

Call or email your Loan Officer or call 800.344.2265 for more information.

All loans subject to credit approval.

