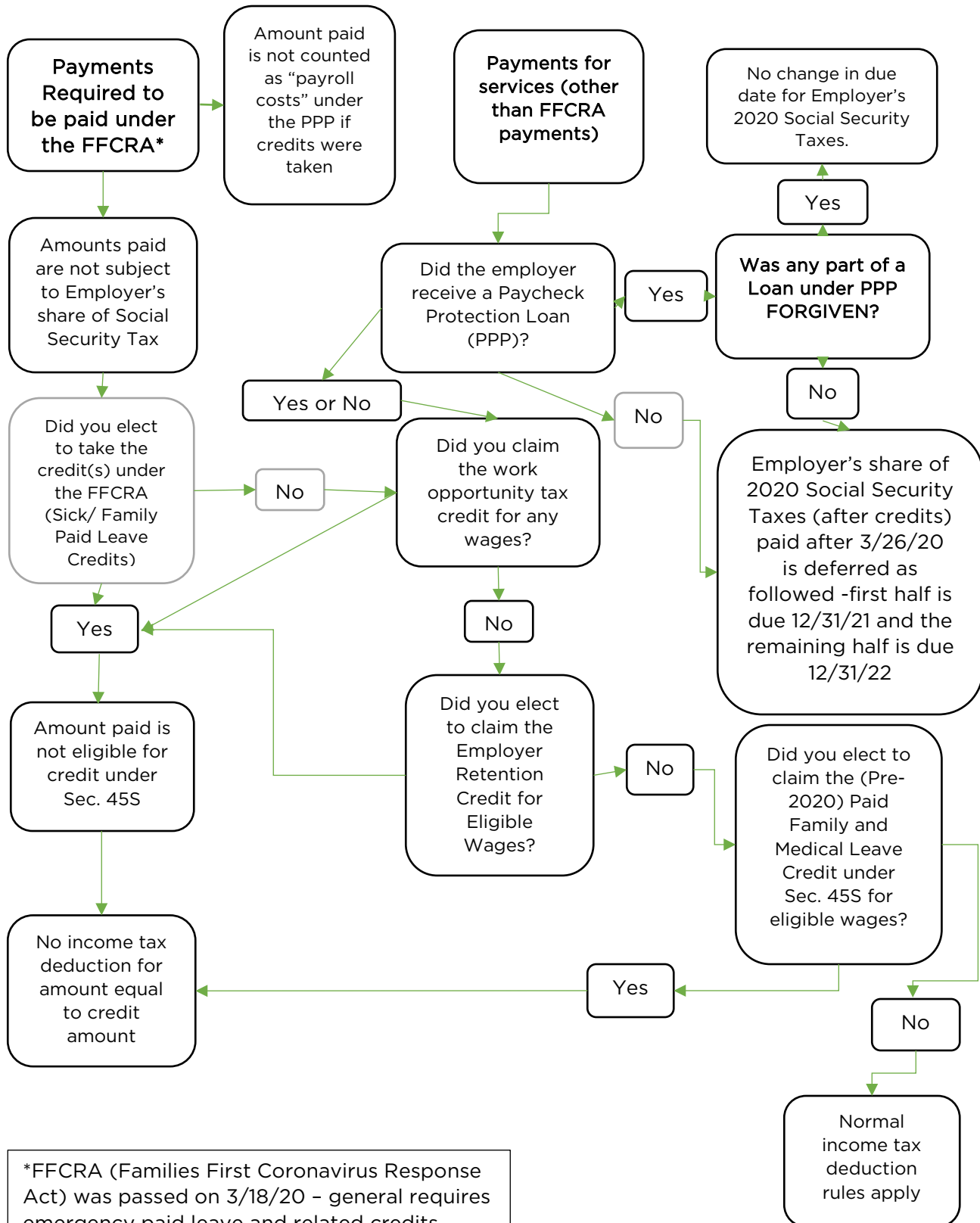


RELATIONSHIP BETWEEN PAID LEAVE CREDITS AND THE CARES ACT



*FFCRA (Families First Coronavirus Response Act) was passed on 3/18/20 - general requires emergency paid leave and related credits.

Pre-2020 Family & Medical Leave Credit under Sec. 45S - This credit still applies for 2020 and was in existence before the FFCRA.

Definitions:
 PPP: Paycheck Protection Program
 CARES Act: Coronavirus Aid, Relief, and Economic Security Act