

S&T BANK REQUIRED PAYROLL DOCUMENTATION

S&T Bank requires sufficient information in order to verify the loan request amount indicated on the application. Below is a listing of acceptable forms of documentation (if applicable) that can assist you in completing payroll calculations.

- 2019 IRS Quarterly 940, 941 or 944 payroll tax reports
- Last 12 months of payroll reports beginning with your last payroll date and going backward 12 months
 - Payroll reports must show the following for the time period above:
 - Gross wages for each employee, including the officer(s) if paid W-2 wages
 - Paid time off for each employee
 - Vacation pay for each employee
 - Family medical leave pay for each employee
 - State and local taxes assessed on the employee's compensation for each employee
- 1099s for 2019 for independent contractors that would otherwise be an employee of your business
 - DO NOT include 1099s for services
- Documentation showing total of all health insurance premiums paid by the company owner under a group health plan
 - Include all employees and the company owners
- Document the sum of all retirement plan funding that was paid by the company owner (do not include funding that came from the employee's out of their paycheck deferrals)
 - Include all employees, including company owners
 - 401(k) plans, Simple IRA, SEP IRAs
 - DO NOT include funding obtained by employee payroll deductions