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April 13, 2020

The Honorable Steven Mnuchin  
Secretary  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue N.W.  
Washington, DC 20220

Dear Secretary Mnuchin,

I am writing to urge you to take the necessary steps to ensure rural and small lenders have access to the emergency lending programs passed in the Coronavirus Aid, Relief, and Economic Security (CARES) Act [P.L. 116-136]. I continue to hear from small businesses and lenders throughout my district in rural Wisconsin about having difficulties accessing SBA's processing systems needed to administer programs like the Paycheck Protection Program (PPP). This is of no fault at all to the SBA district staff in Wisconsin who have been working tirelessly to fulfill these loans. I ask that you provide a plan for ensuring that smaller lenders are not left behind as well as information regarding where the loans have been administered thus far in the program.

Many smaller financial institutions, including community banks, credit unions, and farm credit lenders, are the primary lending institution for small businesses in rural parts of the country. However, many are still facing difficulties accessing the necessary processing systems at SBA to administer this critical assistance. Given this, there are concerns that larger lending institutions will have first access to these programs, which are first come first served, leaving the smaller and rural lenders struggling to respond to the needs of their customers who desperately need access to these programs.

To that end, I am concerned about the program receiving the oversight that Congress clearly intended in the CARES Act. Through that law, Congress created a Pandemic Response Accountability Committee to ensure the loans were distributed equitably. However, I was disappointed when then-Acting Inspector General of Defense Glenn Fine was removed from his position, which blocked him from heading the panel as intended. Independent oversight is imperative, and in order to provide transparency to the public, I ask that you provide a breakdown of where the small business loans created in the CARES Act have been administered, including a breakdown of the loans by the size of the lending institutions and the percentage of the loans administered in rural parts of the country.

Local SBA agents in Wisconsin are working tirelessly to assist local and rural lenders, but they have limited guidance on how to help those lenders access SBA's processing systems and to respond to the needs of small businesses. I ask that you take any steps needed to ensure those lenders are able to fully access SBA's processing systems and grant administrative duties such as

password resetting capabilities and account reactivation to be done on the state level. This will remove a needless hurdle and allow for financial insitutions to streamline these issues.

I look forward to working with you to best meet the needs of rural America during this difficult time.

Sincerely,

A handwritten signature in blue ink that reads "Ron Kind". The signature is written in a cursive style with a large initial "R" and "K".

Ron Kind  
Member of Congress