



EASTERN
INTERNATIONAL BANK

COVID-19 (Coronavirus): Your Health and Safety Are Our Top Priority

A Message from the President

Like many of you, we're closely following the news and developments about the COVID-19 (Coronavirus). That's why we're taking proactive steps to help safeguard the health of our employees, clients and community at large. All of us at Eastern International Bank know how much you and your business are counting on us.

We will continue to be here for you, even as our staff personnel cope with many of the same issues you face, such as schools and businesses closing, family needs and the uncertainty. With many of us staying home now, we encourage you to use our banking products to service your banking needs without stepping in the Bank. Features include:

- Online Banking – You can view your account balances and transfer funds to and from your accounts;
- Bill Pay – You can pay your bills without leaving your home;
- Mobile Banking – You can manage and transfer your funds from account to account. You can do this on the go or from home;
- Mobile Deposit – You can deposit checks using your smartphone. Now there is no need to run to the Bank to deposit your check; and
- ATM/ Visa Debit Card – Allows you to get cash from ATMs or get cash back at your local participating stores.

We also understand that many financial challenges are weighing you down and giving you stress. In order to put you at ease, we will be waiving some fees to help you cope with the crisis. From Monday, March 23, 2020 to Thursday, May 31, 2020 we may waive the following fees:

- Automated teller machine (ATM);
- If your deposit account or loan payment ability is affected by the Coronavirus, please consult with our bank's lending department for assistance programs; and
- Early withdrawal penalties on time deposits / certificates of deposits (CD).

Our employees here at Eastern International Bank are working hard to minimize the impact that COVID-19 will have on our operation. At the present time, both of our Los Angeles Chinatown and Monterey Park branches are open for business. We are closely monitoring the situation as

it develops, and any actions we take will be consistent with guidelines from the Centers of Disease Control and Prevention (CDC) and local public health officials.

We appreciate your understanding that, as a valued customer of Eastern International Bank, your banking experience may look different as we navigate through this challenging time together. In order to minimize risks to our employees and customers, we are temporarily adjusting our hours of operation as well as limited staff as of Monday, March 23, 2020. Our temporary banking hours will be from Monday, March 23, 2020 to Thursday, May 31, 2020. Our limited hours will be:

Monday-Friday: 10:00am-3:00pm

Saturday and Sunday: Closed

We encourage you to check our website regularly for updates. Below, you will find answers to some commonly asked questions regarding COVID-19 (Coronavirus). We greatly appreciate your business and look forward to working with you through this challenging time. We hope that the challenges we are all working through together will be quickly resolved. Stay safe.

Best Regards,

A handwritten signature in black ink, appearing to read 'William Lau', with a stylized, flowing script.

William Lau

President & Chief Executive Officer

Eastern International Bank

www.easterninternationalbank.com

www.eibankca.com

What you need to know about coronavirus disease 2019 (COVID-19)

What is coronavirus disease 2019 (COVID-19)?

Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

Can people in the U.S. get COVID-19?

Yes. COVID-19 is spreading from person to person in parts of the United States. Risk of infection with COVID-19 is higher for people who are close contacts of someone known to have COVID-19, for example healthcare workers, or household members. Other people at higher risk for infection are those who live in or have recently been in an area with ongoing spread of COVID-19. Learn more about places with ongoing spread at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html#geographic>.

Have there been cases of COVID-19 in the U.S.?

Yes. The first case of COVID-19 in the United States was reported on January 21, 2020. The current count of cases of COVID-19 in the United States is available on CDC's webpage at <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>.

How does COVID-19 spread?

The virus that causes COVID-19 probably emerged from an animal source, but is now spreading from person to person. The virus is thought to spread mainly between people who are in close contact with one another (within about 6 feet) through respiratory droplets produced when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads. Learn what is known about the spread of newly emerged coronaviruses at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html>.

What are the symptoms of COVID-19?

Patients with COVID-19 have had mild to severe respiratory illness with symptoms of

- fever
- cough
- shortness of breath

What are severe complications from this virus?

Some patients have pneumonia in both lungs, multi-organ failure and in some cases death.

How can I help protect myself?

People can help protect themselves from respiratory illness with everyday preventive actions.

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

If you are sick, to keep from spreading respiratory illness to others, you should

- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.

What should I do if I recently traveled from an area with ongoing spread of COVID-19?

If you have traveled from an affected area, there may be restrictions on your movements for up to 2 weeks. If you develop symptoms during that period (fever, cough, trouble breathing), seek medical advice. Call the office of your health care provider before you go, and tell them about your travel and your symptoms. They will give you instructions on how to get care without exposing other people to your illness. While sick, avoid contact with people, don't go out and delay any travel to reduce the possibility of spreading illness to others.

Is there a vaccine?

There is currently no vaccine to protect against COVID-19. The best way to prevent infection is to take everyday preventive actions, like avoiding close contact with people who are sick and washing your hands often.

Is there a treatment?

There is no specific antiviral treatment for COVID-19. People with COVID-19 can seek medical care to help relieve symptoms.



关于冠状病毒疾病 2019 (COVID-19) 您需要知道什么

什么是冠状病毒疾病 2019 (COVID-19)?

冠状病毒疾病 2019 (COVID-19) 是一种呼吸道疾病，可在人与人之间传播。引起 COVID-19 的病毒是一种新型冠状病毒，在对武汉暴发的疫情进行调查时首次被发现。

在美国，人们是否会患上 COVID-19?

是的。COVID-19 正在美国部分地区在人与人之间传播。对于和已知患 COVID-19 的人有过密切接触的人员（例如医护人员或家庭成员），COVID-19 感染的风险较高。其他感染风险较高的人是居住在或最近去过 COVID-19 持续传播的地区的人员。

美国是否已经出现 COVID-19 的病例?

是。美国首例 COVID-19 报告于 2020 年 1 月 21 日。美国 COVID-19 病例的当前数量可参见美国疾病控制与预防中心网页 <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>。

COVID-19 是如何传播的?

引起 COVID-19 的病毒可能是从动物身上产生的，但现在正在人与人之间传播。人们认为，这种病毒主要通过感染者咳嗽或打喷嚏时产生的呼吸道飞沫从而在彼此密切接触的人（约 6 英尺内）之间传播。人们也有可能通过触摸带有病毒的表面或物体，然后触摸自己的嘴、鼻子或可能通过触摸眼睛而感染 COVID-19，但这并不被认为是病毒的主要传播方式。在 <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission-chinese.html> 上了解有关新型冠状病毒传播的知识。

COVID-19 有哪些症状?

COVID-19 的患者有轻度至重度的呼吸系统疾病伴以下症状

- 发热
- 咳嗽
- 呼吸困难

该病毒有哪些严重并发症?

一些患者有双侧肺炎，可患多器官衰竭甚至在某些情况下会死亡。

我该如何保护自己?

人们可以通过日常预防措施来保护自己免受呼吸道疾病的侵害。

- 避免与患病的人近距离接触。
- 避免用未清洗过的手触碰眼睛、鼻子和嘴巴。
- 经常用肥皂和水洗手，每次至少 20 秒钟。如果没有肥皂和水，可以使用酒精含量至少为 60% 的酒精类洗手液。

如果您患病，为了避免将呼吸系统疾病传播给他人，您应该

- 生病时待在家里。
- 咳嗽或打喷嚏时用纸巾遮住，然后将纸巾丢进垃圾桶。
- 对频繁接触的物体和表面进行清洁和除菌。

如果我最近从持续传播 COVID-19 的地区旅行归来怎么办?

如果您是从疫区旅行归来，则您的行动可能会受限制，最长不超过 2 周。如果在此期间出现症状（发热、咳嗽、呼吸困难），请就医。出发之前，请致电您的医务人员的办公室，并告诉他们您的旅行情况和症状。他们将为您提供有关如何获得诊疗，而又不会使其他人接触感染的指导。生病时，避免与人接触，不要外出并延迟任何旅行，以减少将疾病传播给他人的可能性。

是否有疫苗?

目前尚无疫苗可预防 COVID-19。预防感染的最佳方法是采取日常预防措施，例如避免与生病的人密切接触并经常洗手。

是否有治疗方法?

对于 COVID-19，没有特异性抗病毒的治疗方法。感染了 COVID-19 的患者可以寻求诊疗护理以缓解症状。



详细信息请参见: <https://www.cdc.gov/COVID19-ch>

What to do if you are sick with coronavirus disease 2019 (COVID-19)

If you are sick with COVID-19 or suspect you are infected with the virus that causes COVID-19, follow the steps below to help prevent the disease from spreading to people in your home and community.

Stay home except to get medical care

You should restrict activities outside your home, except for getting medical care. Do not go to work, school, or public areas. Avoid using public transportation, ride-sharing, or taxis.

Separate yourself from other people and animals in your home

People: As much as possible, you should stay in a specific room and away from other people in your home. Also, you should use a separate bathroom, if available.

Animals: Do not handle pets or other animals while sick. See [COVID-19 and Animals](#) for more information.

Call ahead before visiting your doctor

If you have a medical appointment, call the healthcare provider and tell them that you have or may have COVID-19. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed.

Wear a facemask

You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) or pets and before you enter a healthcare provider's office. If you are not able to wear a facemask (for example, because it causes trouble breathing), then people who live with you should not stay in the same room with you, or they should wear a facemask if they enter your room.

Cover your coughs and sneezes

Cover your mouth and nose with a tissue when you cough or sneeze. Throw used tissues in a lined trash can; immediately wash your hands with soap and water for at least 20 seconds or clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol covering all surfaces of your hands and rubbing them together until they feel dry. Soap and water should be used preferentially if hands are visibly dirty.

Avoid sharing personal household items

You should not share dishes, drinking glasses, cups, eating utensils, towels, or bedding with other people or pets in your home. After using these items, they should be washed thoroughly with soap and water.

Clean your hands often

Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry. Soap and water should be used preferentially if hands are visibly dirty. Avoid touching your eyes, nose, and mouth with unwashed hands.

Clean all "high-touch" surfaces every day

High touch surfaces include counters, tabletops, doorknobs, bathroom fixtures, toilets, phones, keyboards, tablets, and bedside tables. Also, clean any surfaces that may have blood, stool, or body fluids on them. Use a household cleaning spray or wipe, according to the label instructions. Labels contain instructions for safe and effective use of the cleaning product including precautions you should take when applying the product, such as wearing gloves and making sure you have good ventilation during use of the product.

Monitor your symptoms

Seek prompt medical attention if your illness is worsening (e.g., difficulty breathing). **Before** seeking care, call your healthcare provider and tell them that you have, or are being evaluated for, COVID-19. Put on a facemask before you enter the facility. These steps will help the healthcare provider's office to keep other people in the office or waiting room from getting infected or exposed.

Ask your healthcare provider to call the local or state health department. Persons who are placed under active monitoring or facilitated self-monitoring should follow instructions provided by their local health department or occupational health professionals, as appropriate. When working with your local health department check their available hours.

If you have a medical emergency and need to call 911, notify the dispatch personnel that you have, or are being evaluated for COVID-19. If possible, put on a facemask before emergency medical services arrive.

Discontinuing home isolation

Patients with confirmed COVID-19 should remain under home isolation precautions until the risk of secondary transmission to others is thought to be low. The decision to discontinue home isolation precautions should be made on a case-by-case basis, in consultation with healthcare providers and state and local health departments.



For more information: www.cdc.gov/COVID19

如果您感染了 冠状病毒疾病 2019 (COVID-19) 该怎么办

如果您患有 COVID-19 或怀疑您感染了引起 COVID-19 的病毒，请遵循以下步骤，以帮助防止疾病传播给您的家人和社区中的其他人。

除进行医疗救治之外，请留在家中

除了去看医生外，您应该限制出门活动。不要去工作场所、学校或公共场所。不要使用公共交通工具、拼车、或乘出租车。

将您自己与家中其他人和动物隔离

人员：您在家时应尽可能与家中其他人隔离。此外，如果可能的话您应使用单独的洗手间。

动物：生病时，不要处理宠物或其他动物。有关更多详细信息，请参见 [《COVID-19 和动物》](#)。

在去就诊之前先打电话

在您预约就诊之前，请致电医务人员并告诉他们您感染了 COVID-19 或疑似感染。这将有助于诊所的人员采取措施，以免其他人受到感染。

戴口罩

当您与其他人（如共处一室或在同一辆车里）或宠物一起时，及进入诊所或医院前，应戴上口罩。如果您因为某些原因，比如无法呼吸，而不能戴口罩时，那些跟您住一起的人应避免跟您共处一室。一旦他们进入您的房间必须戴口罩。

遮挡咳嗽和喷嚏

咳嗽和打喷嚏时，用纸巾遮住口鼻，然后将纸巾扔进封闭的垃圾箱。然后立即用肥皂和水洗手至少 20 秒，或立即用含至少 60% 至 95% 酒精的酒精类手部消毒液进行手部消毒，将消毒液涂满全手，搓揉直到手干爽。看到手脏了，首选用肥皂和水清洗。

避免共用个人物品

您不应与家里的其他人或宠物共用碗碟、饮水杯、杯子、餐具、毛巾、或床上用品。一旦使用这些物品后，应用肥皂和水对其进行彻底清洗。

经常洗手

经常用肥皂和水洗手，每次至少 20 秒钟。如果没有肥皂和水，立即用含至少 60% 酒精的酒精类手部消毒液进行手部消毒，将消毒液涂满全手，搓揉直到手干爽。看到手脏了，首选用肥皂和水清洗。避免用未清洗过的手触碰眼睛、鼻子和嘴巴。

每天清洁所有“高频接触”的物体表面

高频接触的物体表面包括柜台、桌面、门把手、洗手间用具、厕所、手机、键盘、平板电脑和床旁桌子。另外，清洁可能带血、粪便、或体液的任何表面。根据标签说明使用家用清洁喷雾剂或湿巾。标签中包含了安全有效使用清洁产品的说明，包括您在使用产品时应采取的预防措施，例如佩戴手套，以及确保在使用产品期间通风良好。

监测您的症状

如果您的病情恶化（例如呼吸困难），请立即就医。在您预约就诊之前，请致电医务人员并告诉他们您感染了 COVID-19 或怀疑被感染。在进入诊所或医院前戴上口罩。这将有助于诊所的人员采取措施，以免诊所或候诊室的其他人受到感染或暴露。

要求您的医务人员致电当地或州卫生部门。已经被监测或提供自我监测的人应适当遵循当地卫生部门或卫生专职人员的指示。

如果您出现紧急医疗情况，需要致电 911，请通知调度人员您已感染或疑似感染 COVID-19。如果可能，在紧急医疗服务到达之前戴上口罩。

终止隔离

确诊为 COVID-19 的患者应继续在家隔离，直到被认为二次传染给他人的风险降低。在个案的基础上咨询医生、州和地方卫生部门作出终止家庭隔离措施的决定。



详细信息请参见：<https://www.cdc.gov/COVID19-ch>

Keeping the workplace safe

Encourage your employees to...

Practice good hygiene



- Stop handshaking – use other noncontact methods of greeting
- Clean hands at the door and schedule regular hand washing reminders by email
- Create habits and reminders to avoid touching their faces and cover coughs and sneezes
- Disinfect surfaces like doorknobs, tables, desks, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

Be careful with meetings and travel



- Use videoconferencing for meetings when possible
- When not possible, hold meetings in open, well-ventilated spaces
- Consider adjusting or postponing large meetings or gatherings
- Assess the risks of business travel

Handle food carefully



- Limit food sharing
- Strengthen health screening for cafeteria staff and their close contacts
- Ensure cafeteria staff and their close contacts practice strict hygiene

Stay home if...



- They are feeling sick
- They have a sick family member in their home

What every American and community can do now to decrease the spread of the coronavirus

Keeping the school safe

Encourage your faculty, staff, and students to...

Practice good hygiene



- Stop handshaking – use other noncontact methods of greeting
- Clean hands at the door and at regular intervals
- Create habits and reminders to avoid touching their faces and cover coughs and sneezes
- Disinfect surfaces like doorknobs, tables, desks, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

Consider rearranging large activities and gatherings



- Consider adjusting or postponing gatherings that mix between classes and grades
- Adjust after-school arrangements to avoid mixing between classes and grades
- When possible, hold classes outdoors or in open, well-ventilated spaces

Handle food carefully



- Limit food sharing
- Strengthen health screening for cafeteria staff and their close contacts
- Ensure cafeteria staff and their close contacts practice strict hygiene

Stay home if...



- They are feeling sick
- They have a sick family member in their home

What every American and community can do now to decrease the spread of the coronavirus

Keeping the home safe

Encourage your family members to...

All households



- Clean hands at the door and at regular intervals
- Create habits and reminders to avoid touching their face and cover coughs and sneezes
- Disinfect surfaces like doorknobs, tables, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

Households with vulnerable seniors or those with significant underlying conditions



Significant underlying conditions include heart, lung, kidney disease; diabetes; and conditions that suppress the immune system

- Have the healthy people in the household conduct themselves as if they were a significant risk to the person with underlying conditions. For example, wash hands frequently before interacting with the person, such as by feeding or caring for the person
- If possible, provide a protected space for vulnerable household members
- Ensure all utensils and surfaces are cleaned regularly

Households with sick family members



- Give sick members their own room if possible, and keep the door closed
- Have only one family member care for them
- Consider providing additional protections or more intensive care for household members over 65 years old or with underlying conditions

What every American and community can do now to decrease the spread of the coronavirus

Keeping commercial establishments safe

Encourage your employees and customers to...

Practice good hygiene



- Stop handshaking – use other noncontact methods of greeting
- Clean hands at the door, and schedule regular hand washing reminders by email
- Promote tap and pay to limit handling of cash
- Disinfect surfaces like doorknobs, tables, desks, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

Avoid crowding



- Use booking and scheduling to stagger customer flow
- Use online transactions where possible
- Consider limiting attendance at larger gatherings

For transportation businesses, taxis, and ride shares



- Keep windows open when possible
- Increase ventilation
- Regularly disinfect surfaces

What every American and community can do now to decrease the spread of the coronavirus