



Dear valued customers of KEB Hana Bank USA, N.A.:

In these challenging times, we want you know that we are here for you.

KEB Hana Bank USA, N.A. Remains Open and Committed to Assist Customers Affected by the Coronavirus (COVID-19)

The health and safety of our customers and employees remain a top priority.

KEB Hana Bank USA is taking every possible precaution to keep our customers and employees safe. Cleaning and disinfecting efforts have been increased in all branches, especially all high-touch surface areas, such as ATM's, door handles, and countertops, with stronger disinfectant products to limit the risk of exposure, based on recommendations from the Centers for Disease Control and Prevention (CDC).

KEB Hana Bank USA is prepared and ready to help customers adversely affected by the Coronavirus (COVID-19) in whatever way they can.

All branches remain open. Branch hours have been modified to limit person-to-person contact. However, branch teams will continue to be available to assist over the telephone during regular hours Monday to Friday 8:30 A.M. to 5:30 P.M.

Customers affected by the COVID-19 can contact their account/loan representatives for assistance with fees, such as wire transfer fees, early withdrawal penalties on CD's and/or deferment/extension of loan payments.

Customers will continue to have uninterrupted access to their accounts via online banking, mobile banking and telephone banking channels.

KEB Hana Bank USA is enhancing these services to help customers better manage their accounts. ATM daily withdrawal limits can be increased at the request of customers. Additionally, KEB Hana Bank USA customers have access to any of Citibank's branch ATM's within the United States with no surcharges for withdrawals and balance inquiries.

KEB Hana Bank USA will continue to monitor and evaluate the situation as it changes. For questions and/or assistance, please call 800-887-1589 (Monday-Friday, 8:30 A.M. – 5:00 P.M.)

For the latest information about COVID-19, visit the Centers for Disease Control and Prevention website at <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.

Sincerely,

Chris Y. Hwang
President
KEB Hana Bank USA, NA.

