Address: 65 Liberty Street, New York, NY 10005, U.S.A. Tel: (212) 608-4222 Fax: (212) 608-4986

May 13, 2020

Dear Valued Customers,

As the spread of coronavirus continues to escalate, Mega Banks New York follows the state and federal government officials' guidelines, and extend the Work from Home period to May 29, 2020. The office hours or working days have not been changed. We will notify you if there is any change.

You can continue to reach us through following e-mail addresses:

1. Business Division: NYB.Business@megaicbc.com

(NYB.Remit@megaicbc.com for test key message only)

2. Loan Division: NYB.loan@megaicbc.com

3. B & C Division: NYB.CORR@megaicbc.com

4. Secretarial Division: NYB.SEC@MEGAICBC.COM

Moreover, your fax message will be transformed into PDF file and routed to our above mail box and your phone calls will be directed to special attendants to help solve your requests. We hope you will reach out to us without any questions or concerns. Should you have any other questions, please feel free to contact us.

We hope you and your family are staying safe during this tough time. Together we will overcome any challenges, and most importantly of all, to ensure the service continuity and your financial well-being.

Sincerely,

Mega International Commercial Bank New York Branch