



EH Private Bank

EH Private Bank is a Tradename of EH National Bank

COVID-19 Pandemic

Banking FAQ

Frequently Asked Questions



At EH Private Bank our highest priorities are the health and safety of our staff, our clients, and the well-being of the communities we serve. To that end, like many banks, we have activated our Pandemic Contingency and Business Continuity Plan as a precautionary step in response to the COVID-19 coronavirus outbreak. Our plan follows guidance from Federal, State, County, health authorities and bank regulatory agencies. We will continue to follow and respond to these guidelines as they evolve. Invoking our Business Continuity Plan ensures that we have the right level of resources and risk management necessary to provide you with uninterrupted banking services, regardless of the challenges that may confront all of us in the future. Our Banking professionals are dedicated to meeting your needs during these difficult times.

This is a time of uncertainty and challenge for all of us. Concerns are many. We understand the importance of providing you information regarding your banking and financial security. For that reason, we have provided the following FAQ (Frequently Asked Questions) resource, outlining information on many banking issues and concerns.

Frequently Asked Questions for EH Private Bank Customers Affected by the COVID-19 Coronavirus Pandemic

1. Does EH Private Bank have reduced branch access? If the bank branch reduces hours or closes, is my money still insured and accessible?

As of this writing, the EH Private Bank Beverly Hills branch office is open with normal business hours, Monday - Friday, 9:00am-4:00pm. If circumstances or conditions cause us to reduce our office hours, we will make every effort to notify you of those changes ahead of time.

EH Private Bank is an FDIC insured bank. Regardless of the bank's operating hours, your money is insured by the FDIC. Deposits with an FDIC-insured bank or savings institution will continue to be protected up to at least \$250,000. Please see additional information regarding FDIC deposit insurance at www.fdic.gov/deposit

In addition to conventional in-branch access to your accounts, EH Private bank offers a full array of electronic banking options and services, 24/7. These include personal and business online banking and mobile banking with remote deposit and access to ATM's nationwide. Our online and mobile banking services are provided with no service fees and we continue to offer 100% reimbursement of ATM cash withdrawal service fees for clients with an EH Private Bank debit card.

2. Will there be enough cash during a pandemic or other national disaster? Do I need to keep large amounts of cash in my possession to protect myself in case there is not enough cash available in the future?

The Federal Reserve System has and will continue to meet the currency needs of banking customers. You can be assured that EH Private Bank will maintain availability of sufficient resources to handle our clients' needs. We encourage all of our clients to continue to conduct transactions as they normally would. Credit and debit cards and other payment systems will operate as normal.

Keep in mind, the safest place for your money is inside an FDIC-insured bank. Having significant sums of cash to fund more than your normal activities might seem like a good idea, but cash is also subject to loss or could make you a target for theft. EH Private Bank will continue to ensure that our clients have access to funds either directly or electronically. And remember, your funds at EH Private Bank are FDIC-insured. Since 1933, no depositor has ever lost a penny of FDIC insured funds.

3. Is there anyone I can speak with if I have detailed questions about my FDIC deposit insurance coverage?

Yes. At EH Private Bank, we have a team of subject matter experts available to answer your questions. Please call us during business hours at (323) 602-2000 to discuss any questions you may have. If you prefer, you can also contact the FDIC directly at (877) 275-3342 or via their online support center at <https://ask.fdic.gov/fdicinformationandsupportcenter/s/>.

4. I need cash due to COVID-19 related issues. I'm concerned about ATM fees increasing due to the crisis. Who do I contact regarding this concern?

Give us a call during business hours Monday - Friday, 9:00am-4:00pm. We'll be glad to answer your questions and discuss any concerns you may have. Remember, EH Private Bank offers 100% reimbursement of ATM cash withdrawal service fees for clients with an EH Private Bank debit card.

5. Our community is being encouraged to use social distancing to help stop the spread of COVID-19. I need to go to my bank to get cash and conduct transactions. What should I do?

At the time of this writing, EH Private Bank has not found the need to restrict lobby access; however, our staff is taking all necessary precautions to maintain a safe lobby environment - following all applicable city, county, and state guidance on COVID-19 precautions and social distancing. If you find it necessary to conduct a transaction at our Beverly Hills office, we remain open and ready to safely serve your banking needs.

Online and mobile banking with remote deposit continues to be a safe, convenient and secure alternative to in-branch banking for deposits, transfers, bill-pay and account inquiries. Clients with an EH Private Bank debit card also have access to a nation-wide ATM network for cash withdrawals; with 100% reimbursement of ATM cash withdrawal services for our clients.

If you do not have an electronic or mobile banking relationship with EH Private Bank, we encourage you to do so. If you happen to be visiting our branch office, ask any associate about enrolling in online or mobile banking and they will be glad to assist you. Account holders can conveniently enroll in electronic banking online, by going to: <https://secure.ehnbank.com/EHNationalBankAutoenrollment/AutoEnrollment.html>. You can also call us during business hours Monday - Friday, 9:00am-4:00pm at (323) 602-2000.

6. How can I protect against fraud or scams?

Protect your personal and financial information. Understand that some people may take advantage of COVID-19 by using fraudulent websites, phone calls, emails, and text messages claiming to offer "help" but may be trying to trick people into providing Social Security numbers, bank account numbers, and other valuable details. Do not divulge your bank or credit card numbers or other personal information over the phone unless you initiated the conversation with the other party and you know that it is a reputable organization. In addition, you should be cautious about online solicitations. Be on guard against imposters who contact you claiming to be government employees or volunteers and who ask for personal financial information or money. Reject offers to cash a check for someone in exchange for a fee, even if the bank makes the funds available to you right away, as it may later turn out that the check was fraudulent.

Remember, EH Private Bank will *never* call or email you, requesting information from you such as account numbers, Social Security Number/Tax ID Numbers or other personal identification information. Whenever it is necessary to email any personal and financial information, it should be done so on an encrypted or secure email. If you need assistance with sending or receiving encrypted/secure email, please give us a call during business hours.

If you suspect that you may have been the victim of fraudulent or criminal activity regarding any of your accounts at EH Private Bank, please contact us immediately at (323) 602-2000. We're here to help.

7. What steps can I take to prevent identity theft and what can I do if someone steals my identity?

If you feel ID theft is a concern, or have reason to believe you may be a victim of ID theft, you may place a "fraud alert" on your credit file, by contacting the fraud department at one of the three major credit bureaus for which contact information appears below:

- Equifax: 1-800-525-6285; www.equifax.com/;
P.O. Box 740241, Atlanta, GA 30374- 0241
- Experian: 1-888-EXPERIAN or 1-888-397-3742; www.experian.com/;
P.O. Box 9554, Allen, TX 75013
- TransUnion: 1-888-909-8872; www.transunion.com/;
Fraud Victim Assistance Department, P.O. Box 2000, Chester, PA 19016

You only need to notify one credit bureau. The one that processes your fraud alert will notify the other two. Those two then must place fraud alerts in your file. Placing a "fraud alert" on your credit file can help prevent a thief from opening new accounts or making changes to your existing accounts. Be aware, however, that placing an alert on your credit file also may prevent you from opening an account unless the bank can contact you and positively confirm your identity and that you are applying for credit.

In addition, people who think their personal information has been misused should contact the local police. They also can contact and file a complaint with the Federal Trade Commission by phone at 877-IDTHEFT or 1-877-438-4338 or TDD 1-866-653-4261 or on the Internet at www.identitytheft.gov/.

As always, protect your Social Security number, bank account and credit card numbers, and other personal information, especially in response to unsolicited requests from strangers. Fraudsters may try to trick you into divulging personal information, or they may steal sensitive mail or documents from homes and offices.

Remember, EH Private Bank will *never* call or email you, requesting information from you such as account numbers, Social Security Number/Tax ID Numbers or other personal identification information. Whenever it is necessary to email any personal and financial information, it should be done so on an encrypted or secure email. If you need assistance with sending or receiving encrypted/secure email, please give us a call during business hours.

8. There are unauthorized charges on my EH Private Bank account(s). What should I do?

If you detect unauthorized charges or transactions on any of your EH Private Bank and credit card accounts, please contact us immediately at (323) 602-2000. Our Client Services associates will help you with your situation. To report a lost or stolen EH Private Bank debit or credit card during non-business hours, please call the following numbers:

Debit Card: (877) 226-2351
Personal Credit Card: (800) 558-3424
Business Credit Card: (866) 552-8855

Here at EH Private Bank, our core values remain the same - to be responsive to our clients' needs and to help them achieve their objectives - while providing the best possible client service at all times. We remain steadfast in our commitment to maintaining continuity of business, especially at times of challenge and uncertainty. If there is anything we can do assist you, please do not hesitate to contact us.



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