

January 14, 2021

RE: Disclosure Statement

To Whom It May Concern:

I have no relevant or material financial interest that relates to the research described in the paper "Behavior and the Transmission of Covid-19."

Sincerely,

A handwritten signature in blue ink, appearing to be "Tao Zha", with a stylized, cursive script.

Tao Zha  
Federal Reserve Bank of Atlanta