

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, consisting of several overlapping loops and a horizontal stroke, positioned below the word "Sincerely,".

Tao Zha
Federal Reserve Bank of Atlanta