

## Happy 牛 Year from ICBC (USA)!

Industrial and Commercial Bank of China (USA) N.A. wishes you joy and wealth in the Year of the Ox! ICBC (USA) provides excellent banking products and services to its customers. We are “Your Global Partner, Your Reliable Bank”. ICBC (USA) is a member of the Federal Deposit Insurance Corporation (FDIC) and an equal housing lender.

The Chinese character for ox (牛) is pronounced niú. According to Chinese legends, in times of turmoil, the ox refuses to be intimidated and walks with its head held high. Through strength of will, diligence, and perseverance, the ox will restore order in the new year.

The colors and symbols on the *Happy 牛 Year Ox* were selected for their auspicious meanings in Chinese culture. The color red represents good fortune and joy. The color gold and the circular symbols on the ox’s knees representing traditional Chinese coins signify wealth and prosperity. The plum blossoms, peonies, and clouds adorned on the ox and the pattern on the ox’s hooves are a nod to a long lineage of Chinese artistic expression. The symbols represent many blessings including good luck, power, beauty, and success. Because plum blossoms bloom in cold winters and are the first flowers of the year, they also represent perseverance and renewal.



On the front of the ox, the eternity knot is an ancient auspicious symbol representing the interconnectedness of the universe. It reminds us to let go of challenging situations and see differing perspectives in a new light. Scribed above the eternity knot is the Chinese character for good luck (福), pronounced fú. The character is written upside down because the character for upside down (倒) is the homonym of arrive (到), pronounced dào. Placing good luck upside down means good luck is arriving.

ICBC (USA) works to give back to Chinatown and Asian American communities. We have chosen San Francisco’s Chinatown Community Children’s Center, a non-profit organization, as the recipient of the proceeds of this ox.

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### Artist Bio: Stephanie Tsao



Stephanie Tsao is an award-winning Chinese-Japanese American artist who was born and raised in the San Francisco Bay Area. She was previously commissioned by the City of Sunnyvale to create art for the State of the City event and has had a photograph featured by National Geographic. In addition to her graphic design business, she is working on creating bilingual children’s books and starting an Asian fusion bakery called Vivi + Livy with the goal of passing her cultural heritage on to the next generation. She is the mother of two beautiful little girls after whom she has named her bakery and whose antics you can follow in the comic strip by the same name. For more of Stephanie’s work, visit [www.viviandlivy.com](http://www.viviandlivy.com) and follow her at [www.instagram.com/viviandlivy/](http://www.instagram.com/viviandlivy/).