

# TRUTH IN SAVINGS DISCLOSURE

## Disclosure of Account Terms

### HANMI CHOICE CHECKING ACCOUNT

Hanmi Bank's Truth In Savings Disclosure contains information about HANMI CHOICE Checking Account available only to consumers. This account is also governed by the *Deposit Account Agreement*.

<b>Features</b>	Unlimited deposits <b>Monthly Maintenance Fee is waived with direct deposit</b> Debit Card and Rewards Program Online Banking & Bill Payment Zelle Mobile Banking Telephone Banking No overdraft fees on account No fee if account is closed within 90 days of account opening <b>eStatement required</b>
<b>Minimum Balance to Open</b>	\$25.00
<b>Monthly Maintenance Charge</b>	\$4.95 - This fee will be waived if you receive a direct deposit into the account at least once a month.  *Direct Deposit is an automatic electronic deposit of your salary, pension, Social Security, or other regular income deposited through the ACH network to your Hanmi deposit account by your employer or an outside agency.
<b>Transaction Limitation</b>	<b>Check-writing is not available for this product.</b>  There are no overdrafts allowed on this account. Any item presented, by electronic means, check, or in person withdrawal on this account will be returned unpaid if fund are not sufficient in the account.
<b>Balance Calculation</b>	No balance minimum required to avoid monthly service fee
<b>Monthly Statement</b>	eStatement is provided via online banking.  *eStatement is required for this product. A Statement Fee of \$2.00 will be assessed for each statement cycle during which the account is not enrolled in eStatement and paper statement is provided.
<b>Other Fees</b>	Please refer to <i>fee schedule</i>

**Hanmi Bank**

**Member  
FDIC**

Effective: 09/28/2023