

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI MONEY MARKET ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI MONEY MARKET Account available only to consumers and businesses. This account is also governed by the *Deposit Account Agreement*. For all other deposit accounts, please consult the *Hanmi Bank Truth In Savings Disclosure* available in our branches.

Features	Interest Earning Limited check writing and electronic transfers/payments up to six (6)* Account holder's withdrawals in person at the bank or its ATMs are unlimited Unlimited deposits Overdraft Service*** is available (subject to the Transaction Limitation*) Online Banking & Bill Payment Mobile Banking Telephone Banking eStatement is available
Minimum Balance to Open****	\$2,500.00
Monthly Maintenance Charge	\$6.00
Minimum Balance to Avoid Maintenance Charge	Maintain a minimum daily balance of \$2,500.00 during each statement cycle
Interest Rate & Annual Percentage Yield (APY)	The interest rate for your account is _____ with an annual percentage yield of _____. Your interest rate and annual percentage yield may change. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. The interest rate and APY are accurate as of _____. Fees may reduce earnings on the account.
Frequency of Rate Change	At our discretion, we may change the interest rate and APY at any time without prior notice after the account is opened.
Compounding/Crediting Frequency	Interest will be compounded monthly and credited to the account monthly.
Daily Balance Computation Method	The daily balance method will be used to calculate the interest. The method applies a daily periodic rate to the balance in the account each day.
Interest Accrual on Noncash Deposits	Interest begins to accrue on the business day** noncash items are deposited. (e.g. checks)
Transaction Limitation*	1. Transfers to other accounts or payments to third parties by check writing and electronic transfers/payments are limited to six (6) per month*. 2. An excessive transaction fee of \$10 will be charged for each transfer in excess of six (6). 3. The account may be converted to a non-interest bearing account if you continue to violate the transaction limitation rule.
Closing of Account	1. If the account is closed before interest is credited, the accrued interest will be forfeited. 2. \$50 will be charged if the account is closed within 90 days of account opening.
Monthly Statement	Imaged copies of cancelled checks will be enclosed.
Other Fees	Please refer to <i>Other Account Fees</i> .

Hanmi Bank

**Member
FDIC**

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***Federal Regulation and our Deposit Agreement** limit the number of withdrawals and/or transfers that may be made from a money market or savings account by telephone, computer transfer, check or debit card. Depositor is limited to six withdrawals and transfers or combination of such transfers or withdrawals, from the money market or savings account per month to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a pre-authorized or automatic transfer, telephonic or computer transfer (including bill payment), order or instruction or by check, draft, debit card, or similar order made by the depositor and payable to third parties. A "preauthorized transfer" includes any arrangements by the depository institution to pay a third party from the account of a depositor upon written or oral instructions or any arrangement by a depository institution to pay a third party from the account of the depositor at a predetermined time or on a fixed schedule.

****Business Day:** Monday through Friday, excluding federal holidays.

*****This service is available to a customer who maintains a money market or savings and a checking account with Hanmi Bank.** When a checking account balance falls below zero, funds will be transferred to the checking account from a money market or savings account in increments of \$100 to cover the overdraft. A \$5 fee will be charged to your checking for each transfer.

******BUSINESS ACCOUNTS ONLY:** Your initial deposit to meet the minimum balance must be made within five (5) business days from the date we open your account. Otherwise, your account will be closed without the \$50 early closing fee.