

# TRUTH IN SAVINGS DISCLOSURE

## Disclosure of Account Terms

### PREMIUM 9 MONTH CERTIFICATE OF DEPOSIT

This Hanmi Bank Truth In Savings Disclosure contains information about our Premium CERTIFICATE OF DEPOSIT available to consumers. This account is also governed by the *Deposit Account Agreement*.

Features	Interest Earning Term Deposit Online Banking Mobile Banking Telephone Banking
Minimum Balance to Open	\$10,000
Maturity Date and Terms	The maturity of your account will be 9 months from the date we accept your deposit.
Interest Rate & Annual Percentage Yield (APY)	<p>The interest rate and annual percentage yield (APY) of your account will be determined on the day we accept your deposit.</p> <p>Please refer to the appropriate line item under "Account Information" in the account confirmation page. You will be paid this rate until the maturity date of your account.</p> <p>Interest will begin to accrue on the business day noncash items are deposited (e.g. checks).</p> <p>You must maintain a minimum balance of \$10,000 in your account every day to obtain the APY stated on your confirmation page.</p> <p>A withdrawal will reduce earnings.</p>
Compounding/Crediting Frequency	Interest is simple interest and will not be compounded. Interest cannot remain on deposit, and interest payout is required. Interest will be paid at maturity.
Computation Method	Simple interest is calculated by multiplying the principal balance by the interest rate and then by the term of a the CD
Transaction Limitation	You may not make additional deposits into your account before maturity. If you withdraw any principal before the maturity date, it will be subject to an early withdrawal penalty and your account will be closed.
Early Withdrawal Penalties	<p>A penalty may be imposed for withdrawal made before maturity. Early Withdrawal Penalty may reduce the principle balance.</p> <p><b>The penalty amount will be equal to one (1) month simple interest of the opening balance.</b></p> <p>In certain circumstances such as death or incompetence of an owner of the account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.</p>

**Hanmi Bank**

**Member  
FDIC**

Effective: 11/10/2023

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<b>Automatic Renewal</b>	<p>This CD account will automatically renew at maturity for the same term</p> <p>At renewal the CD interest rate and APY may change. Please contact the branch for current CD interest rates at time of renewal.</p> <p>You must notify us in writing before, or within a 7 day grace period after, the maturity date if you do not want this account to automatically renew.</p>
<b>Other Fees</b>	<p>Please refer to the accompanied <i>Fee Schedule</i>.</p>

# TRUTH IN SAVINGS DISCLOSURE

## Disclosure of Account Terms

### PREMIUM 12 MONTH CERTIFICATE OF DEPOSIT

This Hanmi Bank Truth In Savings Disclosure contains information about our Premium CERTIFICATE OF DEPOSIT available to consumers.

This account is also governed by the *Deposit Account Agreement*.

<b>Features</b>	Interest Earning Term Deposit Online Banking Mobile Banking Telephone Banking
<b>Minimum Balance to Open</b>	\$10,000
<b>Maturity Date and Terms</b>	The maturity of your account will be 12 months from the date we accept your deposit.
<b>Interest Rate &amp; Annual Percentage Yield (APY)</b>	<p>The interest rate and annual percentage yield (APY) of your account will be determined on the day we accept your deposit.</p> <p>Please refer to the appropriate line item under “Account Information” in the account confirmation page. You will be paid this rate until the maturity date of your account.</p> <p>Interest will begin to accrue on the business day noncash items are deposited (e.g. checks).</p> <p>You must maintain a minimum balance of \$10,000 in your account every day to obtain the APY stated on your confirmation page.</p> <p>A withdrawal will reduce earnings.</p>
<b>Compounding/Crediting Frequency</b>	Interest is simple interest and will not be compounded. Interest cannot remain on deposit, and interest payout is required. Interest will be paid annually.
<b>Computation Method</b>	Simple interest is calculated by multiplying the principal balance by the interest rate and then by the term of a the CD
<b>Transaction Limitation</b>	You may not make additional deposits into your account before maturity. If you withdraw any principal before the maturity date, it will be subject to an early withdrawal penalty and your account will be closed.

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<b>Early Withdrawal Penalties</b>	<p>A penalty may be imposed for withdrawal made before maturity. Early Withdrawal Penalty may reduce the principle balance.</p> <p><b>The penalty amount will be equal to one (1) month simple interest of the opening balance.</b></p> <p>In certain circumstances such as death or incompetence of an owner of the account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.</p>
<b>Automatic Renewal</b>	<p>This CD account will automatically renew at maturity for the same term.</p> <p>At renewal the CD interest rate and APY may change. Please contact the branch for current CD interest rates at time of renewal.</p> <p>You must notify us in writing before, or within a 7 day grace period after, the maturity date if you do not want this account to automatically renew.</p>
<b>Other Fees</b>	<p>Please refer to the accompanied <i>Fee Schedule</i>.</p>