

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

SIMPLE SAVINGS ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about SIMPLE SAVINGS Account available to consumers. This account is also governed by the *Deposit Account Agreement*.

Features	Interest Earning Limited pre-authorized transfers/payments up to six (6) Unlimited over the counter transactions (deposits and withdrawals) Online Banking Mobile Banking Telephone Banking eStatement available														
Minimum Balance to Open	\$100.00														
Monthly Maintenance Charge	None														
Transaction Charge & Limitation	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. <ul style="list-style-type: none">• An excessive transaction fee of \$10 will be charged for each transfer exceeding six (6)• The account may be either closed or converted to a non-interest bearing account if you continue to exceed the transaction limitation ATM and Debit Card are not available for this product.														
Interest Rate & Annual Percentage Yield (APY)	The interest rate and annual percentage yield (APY) for your account depends upon the applicable rate tier. The interest rate and APY for these tiers may change. <table><tr><th>Product</th><th>Balance Tier</th><th>Rate</th><th>APY</th></tr><tr><td rowspan="3">Simple Savings</td><td>\$0 to \$24,999.99</td><td>0.050%</td><td>0.05%</td></tr><tr><td>\$25,000 to \$99,999.99</td><td>4.258%</td><td>4.35%</td></tr><tr><td>\$100,000 and Above</td><td>4.641%</td><td>4.75%</td></tr></table>	Product	Balance Tier	Rate	APY	Simple Savings	\$0 to \$24,999.99	0.050%	0.05%	\$25,000 to \$99,999.99	4.258%	4.35%	\$100,000 and Above	4.641%	4.75%
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	\$25,000 to \$99,999.99	4.258%	4.35%												
	\$100,000 and Above	4.641%	4.75%												
Frequency of Rate Change	At our discretion, we may change the interest rates and APYs at any time without prior notice after the account is opened.														
Compounding/Crediting Frequency	Interest will be compounded daily 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).														
Closing of Account	<ul style="list-style-type: none">• If the account is closed before interest is credited, accrued interest will be forfeited.• \$50 will be charged if the account is closed within 90 days of account opening.														

Hanmi Bank

**Member
FDIC**

Effective: 11/10/2023

Statement	Statement will be provided quarterly. A monthly statement will be provided if you have an electronic fund transfer in your account in the period.
Other Fees	Please refer to attached <i>Fee Schedule</i> .