

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI STUDENT CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about our Hanmi STUDENT Checking Account available only to consumers. 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	For Students Withdrawals from more than 25,000 surcharge free ATM Direct/Electronic deposit Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking Telephone Banking e-Statement required
Minimum Balance to Open	\$50.00
Monthly Maintenance Charge	None
Transaction Charges	Over-the-counter transactions (deposits or withdrawals) are limited to three (3) per statement cycle. A fee of \$3.00 will be assessed for any over-the-counter transaction (deposit or withdrawal) thereafter. Checks paid are limited to three (3) per statement cycle. \$3.00 per check paid thereafter.
Transaction Limitation	Over-the-counter transactions (deposits or withdrawals) are limited to three (3) per statement cycle. Checks paid are limited to three (3) per statement cycle.
Eligibility	<ol style="list-style-type: none">1. Students 18 years of age or older must provide student identification at the time of account opening.2. Accounts for students under 18 years of age must be opened jointly with a parent or guardian.3. Must enroll in e-Statement.
Closing of Account	\$50 will be charged if the account is closed within 90 days of account opening.
Monthly Statement	e-Statement is provided with images of cancelled checks. e-Statement is required for this product. If you fail to enroll in e-Statement within 30-Days of account opening, the account will be subject to change to a Personal Regular Checking Account. You can obtain a Personal Regular Checking disclosure from your branch.
Other Fees	Please refer to <i>Other Account Fees</i> .

Hanmi Bank

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