

# HANMI BANK MEMORANDUM

## DEPOSIT RATES FOR CALIFORNIA

### A. TIME DEPOSITS

Effective Date : August 01, 2021

Ref.	Index Code	Product	Under \$100,000		\$100,000 to		\$250,000 and Over	
			Int. Rate	APY	Int. Rate	APY	Int. Rate	APY
	41	1 month: 30 - 89 days	0.10%	0.10%	0.15%	0.15%	0.10%	0.10%
	43	3 month: 90-179 days	0.10%	0.10%	0.20%	0.20%	0.10%	0.10%
	46	6 month: 180-364 days	0.20%	0.20%	0.25%	0.25%	0.20%	0.20%
	48	12 month: 365-539 days	0.20%	0.20%	0.25%	0.25%	0.20%	0.20%
	54	18 month: 540-729 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	56	2 year: 730-1,094 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	60	3 year: 1,095 - 1,459 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	34	Diamond Freedom CD - 12 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	35	Diamond Freedom CD - 24 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	40	Pledged TCD	0.05%	0.05%	0.10%	0.10%	0.05%	0.05%
	71	IRA CD - 12 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%

### B. SAVINGS

Ref.	Index Code	Product	Int. Rate	APY	Remarks
	13	IRA (4)	0.15%	0.15%	
	11,12	Savings (1&2)	0.05%	0.05%	

### C. MMDA

Ref.	Index Code	Product	Int. Rate	APY	Balance Tier
	01, 02	Pers and Bus MMDA (5&6)	0.05%	0.05%	Under \$2,500
			0.05%	0.05%	\$2,500 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 to \$99,999.99
			0.05%	0.05%	\$100,000 to \$999,999.99
			0.10%	0.10%	\$1,000,000 & above
	09	IOLTA	0.05%	0.05%	Under \$2,500
			0.05%	0.05%	\$2,500 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 to \$99,999.99
			0.05%	0.05%	\$100,000 to 999,999.99
			0.10%	0.10%	\$1,000,000 & above

### D. Installment CDs

Ref.	Index Code	Product	WITH Auto Transfer	
			Int. Rate	APY
	90	Inst. CD - 12 mo	0.70%	0.70%
	92	Inst. CD - 24 mo	0.80%	0.80%
	94	Inst. CD - 36 mo	0.90%	0.90%

### E. Interest-Bearing Checking

Ref.	Index Code	Product	Int. Rate	APY	Balance Tier
	03	Super Plus	0.05%	0.05%	Under \$5,000
			0.05%	0.05%	\$5,000 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 & above
			0.05%	0.05%	
	83	Hanmi Sunshine Checking	0.05%	0.05%	

# HANMI BANK MEMORANDUM

## DEPOSIT RATES FOR TEXAS

### A. TIME DEPOSITS

Effective Date : August 01, 2021

Ref.	Index Code	Product	Under \$100,000		\$100,000 to		\$250,000 and Over	
			Int. Rate	APY	Int. Rate	APY	Int. Rate	APY
	41	1 month: 30 - 89 days	0.10%	0.10%	0.15%	0.15%	0.10%	0.10%
	43	3 month: 90-179 days	0.10%	0.10%	0.20%	0.20%	0.10%	0.10%
	46	6 month: 180-364 days	0.20%	0.20%	0.25%	0.25%	0.20%	0.20%
	65	12 month: 365-539 days	0.20%	0.20%	0.25%	0.25%	0.20%	0.20%
	66	18 month: 540-729 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	67	2 year: 730-1,094 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	68	3 year: 1,095 - 1,459 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	69	4 year: 1,460-1,824 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	70	5 year: 1,825 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	34	Diamond Freedom CD - 12 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	35	Diamond Freedom CD - 24 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	40	Pledged TCD	0.05%	0.05%	0.10%	0.10%	0.05%	0.05%
	71	IRA CD - 12 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	72	IRA CD - 18 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	73	IRA CD - 24 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	74	IRA CD - 36 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	75	IRA CD - 48 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	76	IRA CD - 60 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%

### B. SAVINGS

Ref.	Index Code	Product	Int. Rate	APY	Remarks
	13	IRA (4)	0.15%	0.15%	
	11, 12	Savings (1&2)	0.05%	0.05%	

### C. MMDA

Ref.	Index Code	Product	Int. Rate	APY	Balance Tier
	01, 02	Pers and Bus MMDA (5&6)	0.05%	0.05%	Under \$2,500
			0.05%	0.05%	\$2,500 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 to \$99,999.99
			0.05%	0.05%	\$100,000 to \$999,999.99
			0.10%	0.10%	\$1,000,000 & above

### D. Installment CDs

Ref.	Index Code	Product	WITH Auto Transfer	
			Int. Rate	APY
	90	Inst. CD - 12 mo	0.70%	0.70%
	92	Inst. CD - 24 mo	0.80%	0.80%
	94	Inst. CD - 36 mo	0.90%	0.90%

### E. Interest-Bearing Checking

Ref.	Index Code	Product	Int. Rate	APY	Balance Tier
	08	Super Plus	0.05%	0.05%	Under \$5,000
			0.05%	0.05%	\$5,000 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 & above
			83	Hanmi Sunshine Checking	0.05%

# HANMI BANK MEMORANDUM

## DEPOSIT RATES FOR ILLINOIS AND EASTERN REGIONS

### A. TIME DEPOSITS

Effective Date : August 01, 2021

Ref.	Index Code	Product	Under \$100,000		\$100,000 to \$249,999.99		\$250,000 and Over	
			Int. Rate	APY	Int. Rate	APY	Int. Rate	APY
	41	1 month: 30 - 89 days	0.10%	0.10%	0.15%	0.15%	0.10%	0.10%
	43	3 month: 90-179 days	0.10%	0.10%	0.20%	0.20%	0.10%	0.10%
	46	6 month: 180-364 days	0.20%	0.20%	0.25%	0.25%	0.20%	0.20%
	65	12 month: 365-539 days	0.20%	0.20%	0.25%	0.25%	0.20%	0.20%
	66	18 month: 540-729 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	67	2 year: 730-1,094 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	68	3 year: 1,095 - 1,459 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	69	4 year: 1,460-1,824 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	70	5 year: 1,825 days	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	34	Diamond Freedom CD - 12 mo.	0.25%	0.25%	0.30%	0.30%	0.30%	0.30%
	35	Diamond Freedom CD - 24 mo.	0.35%	0.35%	0.40%	0.40%	0.35%	0.35%
	40	Pledged TCD	0.05%	0.05%	0.10%	0.10%	0.05%	0.05%
	71	IRA CD - 12 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	72	IRA CD - 18 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	73	IRA CD - 24 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	74	IRA CD - 36 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	75	IRA CD - 48 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%
	76	IRA CD - 60 mo.	0.25%	0.25%	0.30%	0.30%	0.25%	0.25%

### B. SAVINGS

Ref.	Index Code	Product	Int. Rate	APY	Remarks
	13	IRA (4)	0.15%	0.15%	
	11,12	Savings (1&2)	0.05%	0.05%	

### C. MMDA

Ref.	Index Code	Product	Int. Rate	APY	Balance Tier
	01, 02	Pers and Bus MMDA (5&6)	0.05%	0.05%	Under \$2,500
			0.05%	0.05%	\$2,500 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 to \$99,999.99
			0.05%	0.05%	\$100,000 to \$999,999.99
			0.10%	0.10%	\$1,000,000 & above
	09	IOLTA	0.05%	0.05%	Under \$2,500
			0.05%	0.05%	\$2,500 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 to \$99,999.99
			0.05%	0.05%	\$100,000 to 999,999.99
			0.10%	0.10%	\$1,000,000 & above

### D. Installment CDs

Ref.	Index Code	Product	WITH Auto Transfer	
			Int. Rate	APY
	90	Inst. CD - 12 mo	0.70%	0.70%
	92	Inst. CD - 24 mo	0.80%	0.80%
	94	Inst. CD - 36 mo	0.90%	0.90%

### E. Interest-Bearing Checking

Ref.	Index Code	Product	Int. Rate	APY	Balance Tier
	03	Super Plus	0.05%	0.05%	Under \$5,000
			0.05%	0.05%	\$5,000 to \$9,999.99
			0.05%	0.05%	\$10,000 to \$49,999.99
			0.05%	0.05%	\$50,000 & above
	83	Hanmi Sunshine Checking	0.05%	0.05%	