

Interest Rate for California Region:

Effective Date : October 29, 2018

Term/Name of Product	Under \$100,000		\$100,000 to \$249,999.99		\$250,000 and Over	
	Int. Rate	APY	Int. Rate	APY	Int. Rate	APY
12 Month Certificate of Deposit	1.00%	1.00%	1.15%	1.15%	1.00%	1.00%
24 Month Certificate of Deposit	1.20%	1.20%	1.30%	1.30%	1.25%	1.25%
36 Month Certificate of Deposit	1.35%	1.35%	1.50%	1.50%	1.35%	1.35%
12 Month Diamond Freedom CD	0.85%	0.85%	0.95%	0.95%	0.85%	0.85%
24 Month Diamond Freedom CD	1.00%	1.00%	1.10%	1.10%	1.00%	1.00%
Term/Name of Product	\$5,000 and Over					
	Int. Rate	APY				
13 Month Gro Certificate of Deposit	2.60%	2.60%				
15 Month Gro Certificate of Deposit	2.75%	2.75%				
	Int. Rate	APY	Balance Tier			
Money Market Account	0.10%	0.10%	Under \$2,499.99			
	0.10%	0.10%	\$2,500 to \$9,999.99			
	0.20%	0.20%	\$10,000 to \$49,999.99			
	0.30%	0.30%	\$50,000 to \$99,999.99			
	0.60%	0.60%	\$100,000 to \$999,999.99			
Super Plus Checking	0.70%	0.70%	\$1,000,000 & above			
	0.05%	0.05%	To \$4,999.99			
	0.05%	0.05%	\$5,000 to \$9,999.99			
	0.10%	0.10%	\$10,000 to \$49,999.99			
Savings - Regular and Kids Savings	0.10%	0.10%	\$50,000 & above			
	0.15%	0.15%	All Balances			
	WITH Auto Transfer					
	Int. Rate	APY				
Installment Savings - 12 months	0.70%	0.70%				
Installment Savings - 24 months	0.80%	0.80%				
Installment Savings - 36 months	0.90%	0.90%				

The Annual Percentage Yield (APY) as advertised is accurate as of October 29, 2018.

For Money Market Account, Super Plus checking, Regular & Kids Savings, interest rate and APY are subject to change at any time without notice before and after you open an account.

For CD and Installment Savings Account, rates are subject to change at any time without notice before the account is opened. Your rate will be fixed on the business day we receive your completed application, provided we receive your completed deposit. A penalty may be imposed for withdrawals made before maturity. Early Withdrawal Penalty may reduce the earnings on the account.

Installment Savings account must have an Auto Transfer from a Hanmi Bank checking account.

Interest Rate for Texas Region:

Effective Date : October 29, 2018

Term/Name of Product	Under \$100,000		\$100,000 to \$249,999.99		\$250,000 and Over	
	Int. Rate	APY	Int. Rate	APY	Int. Rate	APY
12 Month Certificate of Deposit	1.00%	1.00%	1.15%	1.15%	1.00%	1.00%
24 Month Certificate of Deposit	1.20%	1.20%	1.30%	1.30%	1.25%	1.25%
36 Month Certificate of Deposit	1.35%	1.35%	1.50%	1.50%	1.35%	1.35%
12 Month Diamond Freedom CD	0.85%	0.85%	0.95%	0.95%	0.85%	0.85%
24 Month Diamond Freedom CD	1.00%	1.00%	1.10%	1.10%	1.00%	1.00%
Term/Name of Product	\$5,000 and Over					
	Int. Rate	APY				
13 Month Gro Certificate of Deposit	2.60%	2.60%				
15 Month Gro Certificate of Deposit	2.75%	2.75%				
	Int. Rate	APY	Balance Tier			
Super Plus Checking	0.05%	0.05%	To \$4,999.99			
	0.05%	0.05%	\$5,000 to \$9,999.99			
	0.10%	0.10%	\$10,000 to \$49,999.99			
	0.10%	0.10%	\$50,000 & above			
Money Market Account	0.10%	0.10%	Under \$2,499.99			
	0.10%	0.10%	\$2,500 to \$9,999.99			
	0.20%	0.20%	\$10,000 to \$49,999.99			
	0.30%	0.30%	\$50,000 to \$99,999.99			
	0.60%	0.60%	\$100,000 to \$999,999.99			
	0.70%	0.70%	\$1,000,000 & above			
Savings - Regular and Kids Savings	0.15%	0.15%	All Balances			
	WITH Auto Transfer					
	Int. Rate	APY				
Installment Savings - 12 months	0.70%	0.70%				
Installment Savings - 24 months	0.80%	0.80%				
Installment Savings - 36 months	0.90%	0.90%				

The Annual Percentage Yield (APY) as advertised is accurate as of October 29, 2018.

For Money Market Account, Super Plus checking, Regular & Kids Savings, interest rate and APY are subject to change at any time without notice before and after you open an account.

For CD and Installment Savings Account, rates are subject to change at any time without notice before the account is opened. Your rate will be fixed on the business day we receive your completed application, provided we receive your completed deposit. A penalty may be imposed for withdrawals made before maturity. Early Withdrawal Penalty may reduce the earnings on the account.

Installment Savings account must have an Auto Transfer from a Hanmi Bank checking account.

Interest Rate for Illinois & Eastern Region:

Effective Date : October 29, 2018

Term/Name of Product	Under \$100,000		\$100,000 to \$249,999.99		\$250,000 and Over	
	Int. Rate	APY	Int. Rate	APY	Int. Rate	APY
12 Month Certificate of Deposit	1.00%	1.00%	1.15%	1.15%	1.00%	1.00%
24 Month Certificate of Deposit	1.20%	1.20%	1.30%	1.30%	1.25%	1.25%
36 Month Certificate of Deposit	1.35%	1.35%	1.50%	1.50%	1.35%	1.35%
12 Month Diamond Freedom CD	0.85%	0.85%	0.95%	0.95%	0.85%	0.85%
24 Month Diamond Freedom CD	1.00%	1.00%	1.10%	1.10%	1.00%	1.00%
Term/Name of Product	\$5,000 and Over					
	Int. Rate	APY				
13 Month Gro Certificate of Deposit	2.60%	2.60%				
15 Month Gro Certificate of Deposit	2.75%	2.75%				
	Int. Rate	APY	Balance Tier			
Super Plus Checking	0.05%	0.05%	To \$4,999.99			
	0.05%	0.05%	\$5,000 to \$9,999.99			
	0.10%	0.10%	\$10,000 to \$49,999.99			
	0.10%	0.10%	\$50,000 & above			
Money Market Account	0.10%	0.10%	Under \$2,499.99			
	0.10%	0.10%	\$2,500 to \$9,999.99			
	0.20%	0.20%	\$10,000 to \$49,999.99			
	0.30%	0.30%	\$50,000 to \$99,999.99			
	0.60%	0.60%	\$100,000 to \$999,999.99			
	0.70%	0.70%	\$1,000,000 & above			
Savings - Regular and Kids Savings	0.15%	0.15%	All Balances			
	WITH Auto Transfer					
	Int. Rate	APY				
Installment Savings - 12 months	0.70%	0.70%				
Installment Savings - 24 months	0.80%	0.80%				
Installment Savings - 36 months	0.90%	0.90%				

The Annual Percentage Yield (APY) as advertised is accurate as of October 29, 2018.

For Money Market Account, Super Plus checking, Regular & Kids Savings, interest rate and APY are subject to change at any time without notice before and after you open an account.

For CD and Installment Savings Account, rates are subject to change at any time without notice before the account is opened. Your rate will be fixed on the business day we receive your completed application, provided we receive your completed deposit. A penalty may be imposed for withdrawals made before maturity. Early Withdrawal Penalty may reduce the earnings on the account.

Installment Savings account must have an Auto Transfer from a Hanmi Bank checking account.