

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI BUSINESS ANALYSIS CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about our BUSINESS ANALYSIS Checking Account available only to businesses. 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	Businesses who use a variety of services frequently Account Analysis Charge applies Earnings Credit offsets Analysis Charges. Unlimited check writing & withdrawals Unlimited deposits Debit Card and Rewards Program Online Banking & Bill Payment Corporate Online Banking is available. Mobile Banking Telephone Banking eStatement is available
Minimum Balance to Open	\$200.00 Your initial deposit to meet the minimum balance must be made within five (5) business days from the date we open your account. Otherwise, your account will be closed without the \$50 early closing fee.
Earnings Credit Allowance	Each month, we calculate the earnings allowance for your account(s) by applying the earnings credit rate to your "balance to support activity" -- that is, the funds you have available to support your account activity for that statement period. The balance to support activity is calculated as follows: <ul style="list-style-type: none">o Ledger balanceo Plus funds advancedo Plus or minus adjustmentso Minus uncollected fundso Minus legal reserveo Minus other compensating balance requirementso Earnings Credit Allowance only offsets the Account Analysis Charges incurred during the Account Analysis Cycle and excess Earnings Credit Allowance is not reimbursed or carried over to other months.
Earnings Credit Rate	The earnings credit rate is determined by the bank and is set each month based on current market conditions.
Accrual of Earnings Credit on Noncash Deposits	Earnings Credit begins to accrue on the business day* you deposit noncash items. (e.g. checks)
Monthly Statement	Imaged copies of cancelled checks will be enclosed.
Closing of Account	\$50 will be charged if the account is closed within 90 days of account opening.
Other Fees	Please refer to <i>Other Account Fees</i> .
Account Analysis Charges	Please refer to <i>TMS Service Fee Schedule</i> .

Please refer to the Treasury Management Service Fee Schedule for Treasury Management Services.

*Business Day: Monday through Friday, excluding federal holidays.

Hanmi Bank

**Member
FDIC**