

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI REGULAR PERSONAL CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about REGULAR PERSONAL 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 | Unlimited check writing and withdrawals Unlimited deposits Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking Telephone Banking e-Statement is available |
| Minimum Balance to Open | \$100.00 |
| Monthly Maintenance Charges | \$7.00 |
| Transaction Charges | \$0.25 per debit for each check paid, each payment by automatic transfer or any other forms |
| Minimum Balance to Avoid Maintenance and Transaction Charges | Maintain a minimum daily balance of \$500.00 or average daily balance of \$1,000.00 in each statement cycle |
| Average Daily Balance Calculation | Aggregating the balance in the account for each day of the statement period and dividing the aggregated balance by the statement period |
| Closing of Account | \$50 will be charged if the account is closed within 90 days of account opening. |
| Monthly Statement | Imaged copies of cancelled checks will be enclosed. |
| Other Fees | Please refer to <i>Other Account Fees</i> . |

Hanmi Bank

**Member
FDIC**

Effective: 02/09/2015 Reviewed 6/2017