

# TRUTH IN SAVINGS DISCLOSURE

## Disclosure of Account Terms

### HANMI SIMPLE CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI Simple 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.

<b>Features</b>	Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking Telephone Banking Zelle <b>e-Statement Required</b>
<b>Minimum Balance to Open</b>	\$100.00
<b>Monthly Maintenance Charges</b>	None
<b>Transaction Charges</b>	Over-the-counter transactions (deposit 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.
<b>Transaction Limitation</b>	<b>Check-writing is not available for this product.</b> Over-the-counter transactions (deposit or withdrawals) are limited to three (3) per statement cycle.
<b>Average Daily Balance Calculation</b>	Aggregating the balance in the account for each day of the statement period and dividing the aggregated balance by the statement period
<b>Closing of Account</b>	\$50 will be charged if the account is closed within 90 days of account opening.
<b>Monthly Statement</b>	e-Statement is provided with images of cancelled checks. e-Statement is required for this product. A Statement Fee of \$3.00 will be assessed for each statement cycle during which account is not enrolled in e-Statement.
<b>Other Fees</b>	Please refer to <i>Other Account Fees</i> .

**Hanmi Bank**

**Member  
FDIC**

Effective: 1/7/2022