

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI CERTIFICATE OF DEPOSIT

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI CERTIFICATE OF DEPOSIT available to consumers and 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	Interest Earning Term Deposit Online Banking Mobile Banking Telephone Banking
Minimum Balance to Open	\$1,000
Maturity Date and Terms	Varies on the Contract Term
Interest Rate & Annual Percentage Yield (APY)	Please contact a Hanmi Bank branch for current interest rate and APY. Fees may reduce earnings on the account.
Compounding/Crediting Frequency	Interest is simple interest and will not be compounded. Depositor will have option to choose from quarterly, semiannually, annually or at maturity (for the term one year or less) to receive the interest payment.
Daily Balance Computation Method	The daily balance method will be used to calculate the interest. The method applies a daily periodic rate to the balance in the account each day.
Interest Accrual on Noncash Deposits	Interest begins to accrue on the business day* noncash items are deposited. (e.g. checks)
Transaction Limitation	<ol style="list-style-type: none">1. You may not make additional deposits into your account before maturity.2. You can only withdraw interest credited in the term before the maturity date without penalty.3. Withdrawals during the term will be considered as Early Withdrawal.
Early Withdrawal Penalties	<ol style="list-style-type: none">1. A penalty may be imposed for withdrawal made before maturity. Early Withdrawal Penalty may reduce the principle balance.2. For the term longer than one (1) year, the penalty amount will be equal to three (3) months simple interest of the opening balance.3. For the term 32 days to one (1) year, the penalty amount will be equal to one (1) months simple interest of the opening balance.4. For the term seven (7) to 31 days, the penalty amount will be the greater of (1) all interest earned on the opening balance, or (2) seven days simple interest of the opening balance, or (3) simple interest of opening balance for the one-half of the original term.5. In certain circumstances such as death or incompetence of an owner of the account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Hanmi Bank

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Automatic Renewal	<ol style="list-style-type: none">1. This CD account will automatically renew at maturity.2. Each renewal term will be the same as the original term, beginning on the maturity date.3. The interest rate will be the rate offered on the renewal date for Certificate of Deposits with the same features as the original CD account4. You may prevent renewal if you withdraw the funds at maturity (or within the grace period (7 calendar days)) or provide us written notice within the grace period.5. We can prevent renewal by mailing a written notice to you at least 30 calendar days before maturity.6. If either you or we prevent renewal, interest will not accrue after the maturity.
Other Fees	Please refer to <i>Other Account Fees</i> .

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