

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI DIAMOND FREEDOM CD

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI DIAMOND FREEDOM 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 Additional deposits during the term up to the original opening balance Partial withdrawals up to six (6) times without early withdrawal penalty Online Banking Mobile Banking Telephone Banking
Minimum Balance to Open	\$50,000
Maturity Date and Terms	12-month or 24-month Contract Terms
Interest Rate & Annual Percentage Yield (APY)	Please contact a Hanmi Bank branch for current interest rate and APY. Fees may reduce earnings on 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. Additional deposits in increments of \$10,000 can be made up to the original opening balance amount.2. Partial withdrawals in increments of \$10,000 can be made up to six (6) times starting on the 7th day from the account opening without early withdrawal penalty for 12-month term and after six (6) months for 24-month term.3. Each partial withdrawal should be made at least 7 days apart to avoid early withdrawal penalty.4. At least half of the account opening balance must be maintained; otherwise it will be considered as account closing which will be subject to the early withdrawal penalty.
Early Withdrawal Penalties	<ol style="list-style-type: none">1. Early withdrawal penalty applies to partial withdrawals beyond the six (6) allowable penalty-free withdrawals or for account closing during the term.2. The penalty is one month's simple interest earned or could have earned on the amount withdrawn.3. Early Withdrawal Penalty may reduce the principle balance.4. For the 24-month term, the penalty amount will be equal to three (3) months simple interest on the amount withdrawn.5. For the 12-month term, the penalty amount will be equal to one (1) months simple interest on the amount withdrawn.6. 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 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 account.4. You may prevent renewal if you withdraw the funds at maturity (or within the 7 calendar days grace period) 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.