

# TRUTH IN SAVINGS DISCLOSURE

## Disclosure of Account Terms

### HANMI KAKAO FRIENDS CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI KAKAO FRIENDS 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>	Unlimited deposits Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking Telephone Banking <b>e-Statement Required</b>
<b>Minimum Balance to Open</b>	\$100.00
<b>Monthly Maintenance Charges</b>	\$7.00
<b>Transaction Charges</b>	\$0.25 per debit for each check paid, each payment by automatic transfer or any other forms, excluding debit card purchases; there is no transaction charge for debit card purchases.
<b>How to Avoid Maintenance and Transaction Charges</b>	Maintain a minimum daily balance of \$500.00 or average daily balance of \$1,000.00 in each statement cycle, or have a minimum of \$500 in ACH or Direct Deposit made into account each 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. If you fail to enroll in e-Statement within 30-Days of account opening, the account will be subject to change to a Personal Regular Checking Account.  You can obtain a Personal Regular Checking disclosure from your branch.
<b>Other Fees</b>	Please refer to <i>Other Account Fees</i> .

**Hanmi Bank**

**Member  
FDIC**

Effective: 5/9/2021