

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI REGULAR BUSINESS CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about REGULAR BUSINESS 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 deposits* Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking Telephone Banking e-Statement is available
Minimum Balance to Open	\$200.00
Monthly Maintenance Charge	\$8.00
Transaction Charges	\$0.25 per debit for each check paid, each payment by automatic transfers or any other forms up to the first one hundred (100) debits* \$1.00 per debit will be charged for each debit exceeding the first one hundred (100) debits*
Transaction Limitations	One hundred (100) debits per statement cycle.
Minimum Balance to Avoid Maintenance and Transaction Charges	Maintain a minimum daily balance of \$2,500.00 or average daily balance of \$5,000.00 per 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> .

*Should the bank determine the account activity exceeds the limited nature of this account type, the account will be charged according to the Account Analysis Fee schedule. Please refer to *Account Analysis Fees & Other Fees for Business* for Account Analysis Fees.