

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

SIMPLE SAVINGS ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about SIMPLE SAVINGS Account 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 Limited pre-authorized transfers/payments up to six (6)* Account holder's withdrawals in person at the bank are unlimited. Unlimited deposits Overdraft Service*** is available (subject to the Transaction Limitation*) Online Banking Mobile Banking Telephone Banking e-Statement is available
Minimum Balance to Open	\$100.00
Monthly Maintenance Charge	None
Minimum Balance to Avoid Maintenance Charge	None
Transaction Limitation*	<ol style="list-style-type: none">1. Transfers to other accounts or payments to third parties by electronic transfer/payment are limited to six (6) per month*.2. An excessive transaction fee of \$10 will be charged for each transfer in excess of six (6).3. The account may be either closed or converted to a non-interest bearing account if you continue to violate the transaction limitation rule.4. ATM and Debit Card are not allowed to be linked to this account
Interest Rate & Annual Percentage Yield (APY)	The interest rate and APY for this account are based on the account balance; the balance tiers for this account are as follows: <ul style="list-style-type: none">• \$0 - \$24,999.99• \$25,000 and more The highest tiered rate corresponding to your applicable balance tier will be paid on the full balance in your account. We may change the tiers that apply to your account at any time without notice. Please refer to the rate sheet for applicable rates based on your balance tier.
Frequency of Rate Change	At our discretion, we may change the interest rates and APYs at any time without prior notice after the account is opened.
Compounding/Crediting Frequency	Interest will be compounded daily and credited to the account quarterly.
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)
Closing of Account	<ol style="list-style-type: none">1. If the account is closed before interest is credited, accrued interest will be forfeited.2. \$50 will be charged if the account is closed within 90 days of account opening.
Statement	Statement will be provided quarterly. A monthly statement will be provided if you have an electronic fund transfer in your account in the period.
Other Fees	Please refer to <i>Other Account Fees</i> .

Hanmi Bank

**Member
FDIC**

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***Federal Regulation and our Deposit Agreement** limit the number of withdrawals and/or transfers that may be made from a money market or savings account by telephone, computer transfer, check or debit card. Depositor is limited to six withdrawals and transfers or combination of such transfers or withdrawals, from the money market or savings account per month to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a pre-authorized or automatic transfer, telephonic or computer transfer (including bill payment), order or instruction or by check, draft, debit card, or similar order made by the depositor and payable to third parties. A "preauthorized transfer" includes any arrangements by the depository institution to pay a third party from the account of a depositor upon written or oral instructions or any arrangement by a depository institution to pay a third party from the account of the depositor at a predetermined time or on a fixed schedule.

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

*******This service is available to a customer who maintains a money market or savings and a checking account with Hanmi Bank. When a checking account balance falls below zero, funds will be transferred to the checking account from a money market or savings account in increments of \$100 to cover the overdraft. A \$5 fee will be charged to a checking for each transfer.