

# TRUTH IN SAVINGS DISCLOSURE

## Disclosure of Account Terms

### HANMI SMART BUSINESS CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about our SMART BUSINESS CHECKING Account available to 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.

<b>Features</b>	No Monthly Maintenance Charge 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 Charge</b>	None
<b>Transaction Charges</b>	\$2.00/deposit after the first fifteen (15) deposit transactions. \$1.00/debit for each check paid, each payment by electronic transfer or any other forms after the first thirty (30) debit transactions.
<b>Transaction Limitation</b>	Thirty (30) debits and fifteen (15) deposits per statement cycle*
<b>Monthly Statement</b>	e-Statement only. Imaged copies of cancelled checks will not be enclosed. Monthly fee of \$5.00 will be charged if image copy of cancelled check is requested. 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 Business Regular Checking Account. You can obtain a Business Regular Checking disclosure from your branch.
<b>Close of Account</b>	\$50 will be charged if the account is closed within 90 days of account opening.
<b>Other Fees</b>	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.