

# TRUTH IN SAVINGS DISCLOSURE

## Disclosure of Account Terms

### HANMI BUSINESS SUPER PLUS CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI SUPER PLUS Checking Account available only to sole proprietorship businesses and non-profit organizations. 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>	Interest Earning Unlimited deposits* Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking & Telephone Banking e-Statement is available
<b>Minimum Balance to Open</b>	\$2,500.00
<b>Monthly Maintenance Charge</b>	\$6.00
<b>Transaction Charges</b>	\$0.25 per debit for each check paid, each payment by automatic transfers or any other forms*
<b>Transaction Limitation</b>	One hundred (100) debits per statement cycle.*
<b>Minimum Balance to Avoid Maintenance and Transaction Charges</b>	Maintain a minimum daily balance of \$2,500.00 or average daily balance of \$5,000.00 per 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>Interest Rate &amp; Annual Percentage Yield (APY)</b>	<b>Please contact a Hanmi Bank branch for current interest rate and APY.</b> Fees may reduce earnings on the account.
<b>Frequency of Rate Change</b>	The interest rate and APY may change at any time without prior notice.
<b>Compounding/Crediting Frequency</b>	Interest will be compounded monthly and credited to the account monthly.
<b>Daily Balance Computation Method</b>	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.
<b>Interest Accrual on Noncash Deposits</b>	Interest begins to accrue on the business day** noncash items are deposited. (e.g. checks).
<b>Closing of Account</b>	1. If the account is closed before interest is credited, the accrued interest will be forfeited. 2. \$50 will be charged if the account is closed within 90 days of account opening.
<b>Monthly Statement</b>	Imaged copies of cancelled checks will be enclosed.
<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.

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

**Hanmi Bank**

**Member  
FDIC**