

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI PERSONAL SUPER PLUS CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI SUPER PLUS 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	Interest Earning Unlimited check writing and withdrawals Unlimited deposits Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking & Telephone Banking e-Statement is available
Minimum Balance to Open	\$2,500.00
Monthly Maintenance Charge	\$6.00
Transaction Charges	\$0.25 per debit for each check paid, each payment by automatic transfer or any other forms
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 during each 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
Interest Rate & Annual Percentage Yield (APY)	Please contact a Hanmi Bank branch for current interest rate and APY. Fees may reduce earnings on the account.
Frequency of Rate Change	The interest rate and APY may change at any time without prior notice.
Compounding/Crediting Frequency	Interest will be compounded monthly and credited to the account monthly.
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	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.
Monthly Statement	Imaged copies of cancelled checks will be enclosed.
Other Fees	Please refer to <i>Other Account Fees</i> .

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

Hanmi Bank

**Member
FDIC**

Effective: 02/09/2015 Reviewed 6/2017