



Disclosure and Consent Regarding Electronic Signatures and Communications

Consent to Electronic Communications and Signatures

This Consent provides you with important information relating to your consent to electronic delivery of our Communications and your consent to the electronic signature of any documents related to products or services provided by us to you. You have a right to receive certain Communications on paper and you are not required to consent to receiving those Communications electronically instead. You are not required to consent to the electronic signature of documents.

Online Application E-Signature and Electronic Disclosure Agreement

This Online E-Signature and Electronic Disclosures Agreement ("E-Sign Agreement") applies to all communications, documents, disclosures ("Communications") and electronic signatures related to the products, services and accounts offered or accessible through this online application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

Agreement to Conduct Transaction by Electronic means

You consent and agree to conduct the transactions offered through this online application process by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions completed through this online process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer or device with sufficient internet connectivity to conduct these transactions online.

Agreement to Use Electronic Signatures

You consent and agree that any electronic signatures that you provide through this online process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents in ink.

Agreement to Receive Disclosures Electronically

You consent and agree to receive all legal and regulatory disclosures and other communications associated with any of the account applications or transactions available through this online application process through electronic means including this web based electronic interface and email. If you do not give your consent by clicking the "Agree" button below, you will not be permitted to use the Service.

Withdrawing Consent for Electronic Delivery

You have the right to withdraw consent for electronic delivery at any time. If you want to withdraw your consent to receive our Communications electronically and terminate this Agreement after your account has been established, you must notify us, in writing or by telephone, 30 days in advance of this decision at the e-mail address or number listed below under "How to Contact Us". There are no fees associated with rescinding this Agreement. However, you will be charged the applicable pricing, if any, for paper records. Green Checking requires electronic statement delivery to avoid monthly maintenance fees. If you elect to rescind your electronic consent, your Green Checking account will be converted to a Personal Regular Checking account that assesses a monthly maintenance fee if the minimum daily balance of \$500 is not met. We will mail paper copies of the disclosure or account statements received electronically at the time the Bank converts your account to a Personal Regular Checking. Simple Checking requires electronic statement delivery. A statement fee of \$3.00 will be assessed for each statement cycle during which account is not enrolled in e-Statement. Choice Checking requires electronic statement delivery. A statement fee of \$2.00 will be assessed for each statement cycle during which account is not enrolled in e-Statement. Smart Business Checking requires electronic statement delivery to avoid monthly maintenance fees. If you elect to rescind your electronic consent, your Smart Business Checking account will be converted to a Business Regular Checking account that assesses a monthly maintenance fee if the minimum daily balance of \$2,500 is not met. We will mail paper copies of the disclosure or account statements received electronically at the time the Bank converts your account to a Business Regular Checking.

Accessibility

If you are having problems viewing or accessing any of the information that has been delivered in an electronic form or manner, please contact us at the e-mail address or number listed below under "How to Contact Us".

Updating Contact Information

It is your responsibility to keep your contact information, including your primary email address, current. You can update your primary email address and other contact information by calling or writing us at the e-mail address or number listed below under "How to Contact Us".

Requesting Paper Copies

If you wish to obtain a paper copy of any of the agreements, disclosures or other related documents you may log in to our website and print the disclosure or statement, or you may submit to us a separate request through one of the methods described below under "How to Contact Us". Include in your communication your name, address, account number and the information you are requesting. A separate charge may apply for each paper copy of a legal disclosure or statement provided to you. Please refer to our fee schedule for our current fees applicable to this service. These fees may change from time to time, and we will notify you of any such change.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications from us, you must have the following:

- A current, compatible web browser that we support such as Microsoft Edge, Firefox, Safari, Google Chrome to access your account through the Online Service or if accessing your account through our mobile applications;
- Local, electronic storage capacity if you wish to retain our Communications in electronic form and/or a printer if you wish to print them;
- An active e-mail account and related software for accessing the email account;
- An operating system on your device (e.g., computer, smartphone, mobile device, tablet, etc.) suitable for connecting to the Internet or for downloading our mobile applications or accessing our mobile websites; and
- A software (e.g., Adobe) that enables you to view files in the Portable Document Format ("PDF").

If we change these hardware or software requirements, and that change creates a material risk that you would not be able to access or retain our electronic Communications, we will notify you of the revised hardware or software requirements. You will continue to receive electronic Communications until you withdraw your consent.

How to Contact Us

Please call us at (855) 773-8778 or send us an e-mail at callcenter@hanmi.com.

Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signature in Global and National Commerce Act, and that you and we both intend that the Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination and Changes

We reserve the right, in our sole discretion, to terminate or change the terms and conditions on which we provide electronic Communication. We will provide you with notice of any termination or change as required by law.