

TRUTH IN SAVINGS DISCLOSURE

CHOICE CHECKING ACCOUNT FEES

Please review the Truth In Savings Disclosure (Disclosure of Account Terms) and Deposit Account Agreement for account terms and conditions, monthly service charge and transaction charges.

Fee Category	Fee Description	Fee Amount Customer	Fee Amount Non-Customer
ATM	Cash Withdrawal at Hanmi ATM	\$0	\$3 per withdrawal
	Cash Withdrawal at other ATM - No charge by Hanmi Bank	Fee varies depending on the ATM operator	N/A
	Funds transfer at Hanmi ATM	\$0	N/A
Close of Account	Account Closure within 90 days from account opening	\$0	N/A
Collection	Canadian Check/Canadian Dollars	\$20.00 per check	N/A
	Canadian Check/US Dollars	\$10.00 per check	N/A
	Domestic	\$40.00 per item	N/A
	International	\$70.00 per item	N/A
Debit/ATM Card*	Replacement card	\$10.00 per card	N/A
	Replacement PIN	\$10.00 per card	N/A
	Rush order-card	\$50.00 per order	N/A
	Rush order-PIN	\$50.00 per order	N/A
Escheatment Notice	Cashier's Checks/Money Orders/Expense Checks	\$2.00 per notice	N/A
	Deposit Accounts/Safe Deposit Box/Other Property	\$2.00 per notice	N/A
Exchange* Purchase with Hanmi Bank check only	Cashier's Checks	\$5.00 per purchase	\$25.00 per purchase
Fund Transfer	Manual Transfer	\$5.00 per transfer	N/A
	Telebanking	\$3.00 per transfer	N/A
Hold Mail	Hold at branch for customer pick up	\$25.00 per month	N/A
Legal Process	Legal Process	\$100.00 each occurrence & \$1.00 per page copied	\$100.00 each occurrence & \$1.00 per page copied

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Others	Savings Bond Redemption	\$0	N/A
	*Verification of Deposit/Credit - Walk In, via Mail, Fax - pre-printed form	\$20.00 per request	N/A
	*Account/Deposit Certification (Account Balance) - Bank Form	\$10.00 per account	N/A
	Deposit Error Correction	\$10.00 per correction	N/A
	Non-customer check cashing for Hanmi checks	N/A	\$5.00 per check
	Returned Mail	\$2.00 per month	N/A
	Signature Guarantee	\$20.00 per request	N/A
	Credit Card Cash Advance	\$0	\$0
Overdraft Fees apply to overdraft created by check, in-person withdrawal or other electronic means.	Non-Sufficient-Funds (NSF) / Uncollected Funds (UCF) including NSF due to Post Dated - Paid or Returned	\$0	N/A
	Auto Transfer from Savings and Money Market to cover Overdraft	\$5.00 per transfer	N/A
	Overdraft charge on negative balance caused by NSF, charge backs or other debits. This charge applies to business accounts only.	\$0. Overdraft not allowed on account	N/A
Photocopy	Check Image	\$5.00 per item	N/A
	Photocopy	\$1.00 per photocopy	N/A
	Research Request	\$30.00 per hour & \$1.00 per page copied	N/A
Post Dated Check	Return Unpaid	\$33.00 per check	N/A
Returned Deposited Item	ACH/Check/Draft	\$12.00 per item	N/A
	Check Reclamation Return Fee	\$10.00 per check	N/A
	Special Notification	\$2.00 per notice	N/A
	Special Processing	\$2.00 per check	N/A
Safe Deposit Box Only available to a checking account holder with automatic payment from a checking account	Safe Deposit Box forced entry (drilled) or Lock Replacement	Locksmith Fee	N/A
	Safe Deposit Box Key Deposit	\$150.00	N/A
	Safe Deposit Box Key Replacement	Locksmith Fee	N/A
	Safe Deposit Box late rental payment	\$5.00 per month	N/A
	Rental Rates	Varies depending on the box size and by region	N/A

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Statement	Special Handling Fee	\$25.00 per month	N/A
	Statement copy (Monthly Statement / Transcript-transaction history)	\$5.00/month per in person visit \$3.00/month via TeleBanking	N/A
	Statement (Paper)	\$2.00 per month	N/A
Stop Payment	Order at Branch	\$30.00 per order	N/A
	Order placed Online	\$15.00 per order	N/A
Wire Transfer Available only to Hanmi Bank customers	Incoming Wire - Account Credit only	\$10.00 per order	N/A
	Incoming Wire returning fee	\$20.00 per return	N/A
	Outgoing Domestic Wire	\$25.00 per order	N/A
	Outgoing Domestic Wire-Amendment/Cancel/Recall	\$25.00 per request	N/A
	Outgoing Domestic Wire - Trace	\$5.00 per request	N/A
	Outgoing International Wire-Amendment/Cancel/Recall	\$25.00 per request	N/A
	Outgoing International Wire - Trace	\$10.00 per request	N/A
	Outgoing International Wire/foreign currency	\$25.00 per order	N/A
	Outgoing International Wire/US Dollar	\$25.00 per order	N/A
	Outgoing Wire - Fax Request	\$30.00 per order	N/A

*Free for a checking account that either maintained YTD average balance of \$25,000 and greater or active for 10 years or longer. Cashier's Check is limited to 10 checks per year and no limitation on the other services. This privilege is not transferable to others and will not carry over.