

# TRUTH IN SAVINGS DISCLOSURE

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

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<b>Others</b>	Savings Bond Redemption	\$0
	*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
	Deposit Error Correction	\$10.00 per correction
	PopMoney	\$0.50 Standard
		\$0.85 Next Day
	Non-customer check cashing for Hanmi checks	\$5.00 per check
	Returned Mail	\$2.00 per month
	Signature Guarantee	\$20.00 per request
Credit Card Cash Advance	\$0	
<b>Overdraft Fees apply to overdraft created by check, in-person withdrawal or other electronic means</b>	<ul style="list-style-type: none"> <li>- Check or ACH transaction returned for NSF/UCF/Postdated causing NSF – first presentment: \$25 NSF fee will be charged</li> <li>- Same item represented causing NSF – paid or returned for NSF/UCF/Postdated: \$25 NSF fee will be charged for check only, ACH Retry – No Charge</li> <li>- Same returned item represented again for a third or more times causing NSF – Paid or returned for any previously returned ACH presentment causing NSF – No Charge</li> </ul>	\$25.00 per check daily Maximum \$75.00
	Overdraft charge on negative balance caused by NSF, charge backs or other debits. This charge applies to business accounts only.	21% annum
<b>Photocopy</b>	Check Image	\$5.00 per item
	Photocopy	\$1.00 per photocopy
	Research Request	\$30.00 per hour & \$1.00 per page copied
<b>Post Dated Check</b>	Return Unpaid	\$25.00 per check
<b>Returned Deposited Item</b>	Check/Draft	\$12.00 per item
	Check Reclamation Return Fee	\$10.00 per check
	Special Notification	\$2.00 per notice
	Special Processing	\$2.00 per check
<b>Safe Deposit Box</b>  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
	Safe Deposit Box Key Deposit	\$150.00 - CA \$ 75.00 - IL, TX, VA
	Safe Deposit Box Key Replacement	Locksmith Fee
	Safe Deposit Box late rental payment	\$5.00 per month
	Rental Rates	Varies depending on the box size and by region

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<b>Statement</b>	Special Handling Fee	\$25.00 per month
	Statement copy (Monthly Statement / Transcript-transaction history)	\$5.00/month per in person visit \$3.00/month via TeleBanking
	Statement (Paper) with check images	\$7.00 per month
<b>Stop Payment</b>	Order at Branch	\$30.00 per order
	Order placed Online	\$15.00 per order
<b>Wire Transfer</b>  <b>Available only to Hanmi Bank customers</b>	Incoming Wire - Account Credit only	\$10.00 per order
	Incoming Wire returning fee	\$20.00 per return
	Outgoing USD / FX Wire / Reverse Wire	\$30.00 per order
	Outgoing Wire-Amendment / Cancel / Recall	\$25.00 per request
	Outgoing Domestic Wire - Trace	\$5.00 per request
	Outgoing International Wire - Trace	\$10.00 per request
	Outgoing Wire - Fax Request	\$35.00 per order

\*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.

\*\*Subject to change without notice.