

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

ONLINE 9 MONTH PROMO CERTIFICATE OF DEPOSIT

This Hanmi Bank Truth In Savings Disclosure contains information about our Online Promo CERTIFICATE OF DEPOSIT available to consumers. This account is also governed by the *Deposit Account Agreement*.

Features	Interest Earning Term Deposit Online Banking Mobile Banking Telephone Banking
Minimum Balance to Open	\$1,000
Maturity Date and Terms	The maturity of your account will be 9 months from the date we accept your deposit.
Interest Rate & Annual Percentage Yield (APY)	<p>The interest rate and annual percentage yield (APY) of your account will be determined on the day we accept your deposit.</p> <p>Please refer to the appropriate line item under "Account Information" in the account confirmation page. You will be paid this rate until the maturity date of your account.</p> <p>Interest will begin to accrue on the business day noncash items are deposited (e.g. checks).</p> <p>You must maintain a minimum balance of \$1,000 in your account every day to obtain the APY stated on your confirmation page.</p> <p>A withdrawal will reduce earnings.</p>
Compounding/Crediting Frequency	Interest is simple interest and will not be compounded. Interest cannot remain on deposit, and interest payout is required. Interest will be paid at maturity.
Computation Method	Simple interest is calculated by multiplying the principal balance by the interest rate and then by the term of a the CD
Transaction Limitation	You may not make additional deposits into your account before maturity. If you withdraw any principal before the maturity date, it will be subject to an early withdrawal penalty and your account will be closed.
Early Withdrawal Penalties	<p>A penalty may be imposed for withdrawal made before maturity. Early Withdrawal Penalty may reduce the principle balance.</p> <p>The penalty amount will be equal to one (1) month simple interest of the opening balance.</p> <p>In certain circumstances such as death or incompetence of an owner of the account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.</p>

Hanmi Bank

**Member
FDIC**

Effective: 11/10/2023

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Automatic Renewal	<p>This CD account will automatically renew at maturity</p> <p>The 9-month Promo CD will renew as a Regular 12-month CD after the first maturity and will renew as Regular 12-month CDs thereafter.</p> <p>At renewal the Online Promo CD interest rate and APY will change. Please contact the branch for current CD interest rates at time of renewal.</p> <p>You must notify us in writing before, or within a 7 day grace period after, the maturity date if you do not want this account to automatically renew.</p>
Other Fees	<p>Please refer to the attached <i>Fee Schedule</i>.</p>

TRUTH IN SAVINGS DISCLOSURE

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ONLINE 18 MONTH PROMO CERTIFICATE OF DEPOSIT

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Features	Interest Earning Term Deposit Online Banking Mobile Banking Telephone Banking
Minimum Balance to Open	\$1,000
Maturity Date and Terms	The maturity of your account will be 18 months from the date we accept your deposit.
Interest Rate & Annual Percentage Yield (APY)	<p>The interest rate and annual percentage yield (APY) of your account will be determined on the day we accept your deposit.</p> <p>Please refer to the appropriate line item under "Account Information" in the account confirmation page. You will be paid this rate until the maturity date of your account.</p> <p>Interest will begin to accrue on the business day noncash items are deposited (e.g. checks).</p> <p>You must maintain a minimum balance of \$1,000 in your account every day to obtain the APY stated on your confirmation page.</p> <p>A withdrawal will reduce earnings.</p>
Compounding/Crediting Frequency	Interest is simple interest and will not be compounded. Interest cannot remain on deposit, and interest payout is required. Interest will be paid annually and at maturity.
Computation Method	Simple interest is calculated by multiplying the principal balance by the interest rate and then by the term of a the CD
Transaction Limitation	You may not make additional deposits into your account before maturity. If you withdraw any principal before the maturity date, it will be subject to an early withdrawal penalty and your account will be closed.
Early Withdrawal Penalties	<p>A penalty may be imposed for withdrawal made before maturity. Early Withdrawal Penalty may reduce the principle balance.</p> <p>The penalty amount will be equal to three (3) months simple interest of the opening balance.</p> <p>In certain circumstances such as death or incompetence of an owner of the account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.</p>

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Automatic Renewal	<p>This CD account will automatically renew at maturity</p> <p>The 18-month Promo CD will renew as Regular 24-month CD after the first maturity and will renew as Regular 24-month CD thereafter.</p> <p>At renewal the Online Promo CD interest rate and APY will change. Please contact the branch for current CD interest rates at time of renewal.</p> <p>You must notify us in writing before, or within a 7 day grace period after, the maturity date if you do not want this account to automatically renew.</p>
Other Fees	<p>Please refer to the attached <i>Fee Schedule</i>.</p>