

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

HANMI SIMPLE CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about HANMI SIMPLE Checking Account available only to consumers.

This account is also governed by the *Deposit Account Agreement*.

Features	Monthly Maintenance Fee is waived with eStatement Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking Telephone Banking Zelle eStatement Required
Minimum Balance to Open	\$50.00
Monthly Maintenance Charges	\$3.00 – This fee will be waived with eStatement enrollment.
Transaction Limitation	Check-writing is not available for this product.
Closing of Account	\$50 will be charged if the account is closed within 90 days of account opening.
Monthly Statement	eStatement is provided via Online Banking. *eStatement is required for this product. A Statement Fee of \$3.00 will be assessed for each statement cycle during which account is not enrolled in eStatement and paper statement is provided.
Other Fees	Please refer to attached <i>Fee Schedule</i> .

Hanmi Bank

**Member
FDIC**

Effective: 10/02/2023