

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

PREMIUM CERTIFICATE OF DEPOSIT

This Hanmi Bank Truth In Savings Disclosure contains information about our Premium CERTIFICATE OF DEPOSIT available to consumers and businesses. 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	\$10,000
Maturity Date and Terms	Maturity date is dependent on the term selected. Please refer to the accompanied CD Agreement for information on the specific maturity date for the requested term.
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 section in the accompanied CD Agreement. 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 \$10,000 in your account every day to obtain the APY stated on your CD Agreement.</p> <p>A withdrawal will reduce earnings.</p>
Compounding/Crediting Frequency	<p>Interest is simple interest and will not be compounded. Interest cannot remain on deposit, and interest payout is required.</p> <p>For term lengths less than 12 months, interest will be paid at maturity.</p> <p>For term lengths 12 months or longer, the depositor will have the option to choose their interest payout from one of the following: monthly, quarterly, semi-annually or annually.</p>
Balance Computation	The daily balance method will be used to calculate the interest. The method applies a daily periodic rate to the balance in the account each day.
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.

Hanmi Bank

**Member
FDIC**

Effective: 3/05/2024

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Early Withdrawal Penalties	<p>A penalty may be imposed for withdrawals made before maturity. Early Withdrawal Penalty may reduce the principal balance.</p> <p>The penalty amount will depend on the requested term length as follows:</p> <p>For terms greater than 12 months, the penalty amount will be equal to three (3) months simple interest on the withdrawal amount.</p> <p>For terms 32 days to 12 months, the penalty amount will be equal to one (1) month simple interest on the withdrawal amount.</p> <p>For terms 7 to 31 days, the penalty amount will be the greater of:</p> <ul style="list-style-type: none">• All interest earned on the account• Seven days simple interest on the withdrawal amount• Simple interest of withdrawal amount for one-half of the original term. <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>
Automatic Renewal	<p>This CD account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date.</p> <p>At renewal the CD interest rate and APY may 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	Please refer to the attached <i>Fee Schedule</i> .