BUSINESS FEE SCHEDULE

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	Description	Fee Amount
ATM/Debit Card	In-Network ATM Transaction (Including MoneyPass)	$0
	Out-of-Network ATM Transaction	Determined by ATM owner
	Card Replacement	$10 per card
Cashier's Checks	Customer	$5
Check Printing	Check Printing	Varies
	Counter Checks	$1 (per set of 3)
Close Account	Account Closure within 90 Days of Open	$50 (each)
Collection	Canadian Check/Canadian Dollars	$20 (per check)
	Canadian Check/US Dollars	$10 (per check)
	Domestic	$40 (per item)
	International	$70 (per item)
Escheatment Notice		$2 (per notice for CA)
Funds Transfer	Call Center/Branch	$5 (per transaction)
	Telebanking	$3 (per transaction)
Hold Mail	Hold for Customer Pick Up at Branch	$25 (per month)
Legal Process	For Processing Levy, Garnishment, or Other Legal Services	$100 per occurrence
		$1 per copied page
Overdraft Fees *Fees apply to overdraft created by check, in-person withdrawal or other electronic means* ***** deminimus to avoid overdraft fee is $10***	• Per instance that overdraws your account paid or returned • Per non-debit card transaction that overdraws your account paid or returned * We will charge your account no more than 3 per-item overdraft fees on any business day	$25 per item up to $75 daily
	Representment of Checks Paid or Returned (2nd Attempt)	$25 per item up to $75 daily
	Additional Representments Paid or Returned (3rd Time Max)	No fee
Negative Collected Balance **Interest begins to accrue the day negative balance occurs and remains uncollected*	Daily negative collected balance	21.00%
Returned Deposited Item	Check or ACH	$12 (per item)
	Returned Deposit Item	$12 (per redeposit item)
	Check/ACH Reclamation Return Fee	$10 (per check)
	Special Notification/Processing	$2 (per item)
	Posted Dated Check Returned Unpaid	$25 (per item)
Stop Payment	Placed at Branch or Call Center	$30 (per stop)
	Placed Online	$15 (per stop)
Wire Transfer *Available only to Hanmi Bank customers*	Incoming Wire	$10 (per wire)
	Incoming Wire Returning Fee	$20 (per return)
	Outgoing Wire – International/Domestic/Reverse	$30 (per wire)
	Outgoing Wire – Amendment/Cancel/Recall	$25 (per request)
	Outgoing Domestic Wire – Trace	$5 (per trace)
	Outgoing International Wire – Trace	$10 (per trace)
	Outgoing Wire – Fax Request	$35 (per request)

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/Key Replacement	Locksmith Fee
	Safe Deposit Box Key Deposit	$150 – CA
		$75 – IL, TX, VA
	Safe Deposit Box Late Rental Payment	$5 per month
	Rental Rates	Varies depending on the box size and by region
Statement and Research	Special Handling Fee	$25 per month
	Statement Copy – Monthly Statement/Transcript-Transaction History	$5/month per in person visit or call center $3/month via TeleBanking
	Statement (Paper) with Check Images	$7 per month
	Research Request	$30 per hour
		$1 per page copied

Other Services		
Photocopy	Photocopy	$1 (per copy)
	Check Image	$5 (per item)
Verification of Deposit	Verification of Deposit/Credit – Walk In, via Mail, Fax - Pre-Printed Form	$20 (per request)
Deposit Error Correction	Bulk and/or Drop Off Deposit, Courier Deposit or Runner Deposit	$10 per correction
Deposit Certification	Account/Deposit Certification (Account Balance) Bank Form	$10 per account
Return Mail		$2 per month
Signature Guarantee		$20 per request
*Fees listed below will not be assessed on a **checking account** that either maintains **annual average balance of $25,000 or had been active for 10 years or longer.** Cashier's Check is **limited to 10 checks per year**. This privilege is not transferable to others and will not carry over.		
ATM/ Debit card	Replacement	$0
Checking Printing	Checking Printing	$0
Cashier's Checks	Customer	$0
Verification of Deposit	Verification of Deposit/Credit - Walk In, via Mail, Fax - Pre-Printed Form	$0
Deposit Certification	Account/Deposit Certification (Account Balance) Bank Form	$0