

TRUTH IN SAVINGS DISCLOSURE

Disclosure of Account Terms

PERSONAL REGULAR CHECKING ACCOUNT

This Hanmi Bank Truth In Savings Disclosure contains information about PERSONAL REGULAR Checking Account available only to consumers. This account is also governed by the *Deposit Account Agreement*.

Features	Unlimited check writing and withdrawals Unlimited deposits Debit Card and Rewards Program Online Banking & Bill Payment Mobile Banking Telephone Banking eStatement is available
Minimum Balance to Open	\$100.00
Monthly Maintenance Charges	\$7.00
Transaction Charges	\$0.25 per debit for each check paid, each payment by automatic transfer or any other form, if account balance falls below a daily balance of \$500.
Minimum Balance to Avoid Maintenance and Transaction Charges	Maintain a minimum daily balance of \$500.00 or average daily balance of \$1,000.00 in each statement cycle
Closing of Account	\$50 will be charged if the account is closed within 90 days of account opening.
Monthly Statement	Imaged copies of cancelled checks will be enclosed.
Other Fees	Please refer to attached <i>Fee Schedule</i> .

Hanmi Bank

**Member
FDIC**

Effective: 10/02/2023