

Branch Telephone:

Account Number: _____
 Original Issue/Last Renewal Date: _____
 Interest Rate: _____
 Annual Percentage Yield (APY): _____
 Maturity Date: _____
 Term: _____
 Original Issue/Last Renewal Value: _____

**ACCOUNT PRODUCT DISCLOSURE
 BANK OF HOPE FLEX CERTIFICATE OF DEPOSIT**

An account that allows you to earn interest at a fixed rate on the funds you leave on deposit for 12 Months or 18 Months. Listed below are important account features and applicable fees. Please read and keep this disclosure for future reference.

| | |
|---------------------------------|--|
| Minimum Opening Deposit | \$5,000.00 |
| Term | 12,18 Months |
| Interest On Funds | <ul style="list-style-type: none"> • Interest will not be compounded. • Interest crediting frequency is annually. If the term is over 1 year, interest must be credited at least annually. Interest will be credited to your account at maturity. • Accrual of interest begins on the business day you deposit noncash items (i.e. checks). • The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate (annual interest rate divided by 365, or 366 in a leap year) to the principal in the account each day. • If you close your account before interest is credited, you will receive the accrued interest. |
| Rate Information | <ul style="list-style-type: none"> • Interest rate is fixed for the term. • The minimum balance of \$5,000.00 is required to obtain the stated Annual Percentage Yield (APY) and maintain the account. • The APY assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings. |
| Transaction Limitations | <ul style="list-style-type: none"> • The initial deposit balance cannot exceed \$200,000.00. • The net increase in the account balance shall be up to the initial deposit or the last renewal principal balance. The principal balance cannot exceed \$250,000.00 at any time. • You may make two deposits into your account during the term except during last seven (7) days before maturity. • You may make two withdrawals of up to 50% of the initial deposit or renewal balance without the early withdrawal penalty, but the withdrawal must be six days after the date of account opening, last withdrawal, or the last additional deposit. • Withdrawal of more than 50% of the initial deposit or renewal balance is considered as "Premature closing of the account" that is subject to the early withdrawal penalty. • The accrued interest during a term can be withdrawn on the day it is credited to the account without a penalty. |
| Early Withdrawal Penalty | <ul style="list-style-type: none"> • An early withdrawal penalty may be imposed for withdrawals made prior to maturity. • Premature closing of the account as defined above in the Transaction Limitations is subject to the early withdrawal penalty amount equal to 90 days simple interest. • Any withdrawal made within first six (6) days from the date of account opening, last withdrawal, or the last additional deposit will be subject to the penalty amount equal to 90 days simple interest. |
| Renewal Policy | <p><input checked="" type="checkbox"/> Automatic Renewal: If checked, this account will automatically renew on the maturity date. If you choose not to renew this account, simply withdraw the funds at maturity or provide written notice within the grace period. The grace period begins on the first day after the maturity date and lasts ten (10) calendar days. Bank of Hope may also choose not to renew the account by mailing a written notice at least 30 days prior to maturity. If account is not renewed, interest will not accrue after the final maturity.</p> <p><input type="checkbox"/> Single Maturity: If checked, this account will NOT automatically renew. Interest will not accrue after maturity.</p> |

This account is subject to the same terms and fees, unless otherwise noted above, applicable to other consumer transaction accounts as disclosed in Bank of Hope's Deposit Account Agreement. Any changes of the above that may adversely affect the account holder will be disclosed 30 days prior to the effective date. Other terms and fees are subject to change without prior notice except as required by law. For additional fees that may apply to Bank of Hope Flex Certificate of Deposit, please refer to Bank of Hope's Other Fees and Charges.