

BANK OF HOPE
ACCOUNT PRODUCT DISCLOSURE
PERSONAL BASIC CHECKING

A checking account designed for individuals who want the convenience of basic full service with no minimum balance requirements and write only a few checks.

Minimum Opening Deposit	\$25
Minimum Balance To Avoid The Service/Transaction Charge	None
Service/Transaction Charge	<ul style="list-style-type: none"> • \$3 monthly service charge • \$0.50 per debit created by a check that exceeds eight(8) per statement period
How to Reduce The Service/Transaction Charge	<p>\$3 credit towards your monthly service charge when you meet one of the following:</p> <ol style="list-style-type: none"> 1. Enroll in eStatement OR 2. Conduct 5 or more ATM/Debit Card or ACH transactions per statement period
Interest	None
Interest Compounding and Crediting Frequency	N/A
Transaction Limitation	None

Bank of Hope reserves the right to change your account to a product more suitable for your needs based on account activities. 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 accountholder 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 **Personal Basic Checking**, please refer to Bank of Hope's Other Fees and Charges sheet.