

**BANK OF HOPE**  
**TRUTH IN SAVINGS – ONLINE ACCOUNT OPENING**  
**PRODUCT DISCLOSURE**  
**BANK OF HOPE ONLINE PERSONAL BASIC CHECKING**

Thank you for choosing the **Bank of Hope Online Personal Basic Checking**. This checking account is designed for individuals who want the convenience of basic full service with no minimum balance requirements and write only a few checks. Listed below are important account features and applicable fees. Please read this disclosure for your reference.

<b>Minimum Opening Deposit</b>	\$25
<b>Maximum Opening Deposit</b>	\$250,000
<b>Minimum Balance To Avoid The Service/Transaction Charge</b>	None
<b>Service/Transaction Charge</b>	<ul style="list-style-type: none"><li>• \$3 monthly service charge</li><li>• \$0.50 per debit created by a check that exceeds eight (8) per statement period</li></ul>
<b>How To Reduce The Service Charge</b>	<ul style="list-style-type: none"><li>• \$3 credit towards your monthly service charge when you meet one of the following:<ol style="list-style-type: none"><li>1. Enroll in eStatement OR</li><li>2. Conduct five (5) or more ATM/Debit Card or ACH transactions per statement period.</li></ol></li></ul>
<b>Interest</b>	None
<b>Interest Compounding and Crediting Frequency</b>	N/A
<b>Transaction Limitation</b>	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 **Online Personal Basic Checking**, please refer to Bank of Hope's Other Fees and Charges sheet.