

Bank of Hope Cashback Visa Signature Summary Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 12 billing cycles from date of account opening. After that, your APR will be 14.74%, 18.74%, or 22.74% , based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ¹
APR for Balance Transfers	0% introductory APR for 12 billing cycles from date of account opening for balance transfers requested within 2 months of opening your account. After that, your APR will be 14.74%, 18.74%, or 22.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. ¹
APR for Cash Advances	24.24% This APR will vary with the market based on the Prime Rate. ²
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For the Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	 Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$5 or 4% of the amount of each cash advance, whichever is greater. None
Penalty Fees Late Payment Returned Payment	 Up to \$37 Up to \$37

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Visa Agreement and Disclosure Statement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Visa Agreement and Disclosure Statement.

Payment Allocation: We may apply a portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments greater than your Minimum Payment Due will be applied to your highest rate balance first.

Prime Rate: Variable APRs are based on the current Prime Rate of 5.50%.

¹ We add 9.24%, 13.24%, or 17.24% to the Prime Rate to determine the Purchase/Balance Transfer APR.

² We add 18.74% to the Prime Rate to determine the Cash Advance APR.

Important Information About Procedures For Opening A New Account: To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

Information on Approval: You understand that if your application is approved with a credit line that is greater than or equal to \$5,000, you will receive a Visa Signature® account; if your credit line is less than \$5,000, you will receive a Visa Platinum account. The benefits for Visa Platinum accounts differ from Visa Signature® accounts. You also understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness.

TERMS AND CONDITIONS

- This offer is valid for only new accounts.
- You must be at least 18 years of age to apply for credit.
- Please allow up to three weeks from date of submission to process a completed application.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive the Bank of Hope Cashback Visa Signature Card, you must meet our applicable criteria bearing on credit worthiness. Your credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Please note that cash advances may be limited to a portion of your credit limit.
- **Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.
- **Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

BALANCE TRANSFERS

Balance Transfer Instructions:

- After receiving your card, you may call the customer service number on the back of your card to transfer balances. However, if you are presented with the option to transfer a balance with your application, it may take up to 21 days after your account is opened to process balance transfer payments.
- You may transfer any amount, but the total amount of your balance transfers and balance transfer fees must be less than your available revolving credit limit. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights. You cannot transfer balances from other accounts issued by Bank of Hope.
- Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we pay the amount of the balance transfer directly to that issuer. The available revolving credit limit for your new card will be reduced by the total amount of the transfers, including fees, we approve.

Things You Should Know About Your Balance Transfer Offer:

- If you transfer a balance with this offer, interest will be charged on purchases made with your credit card, unless your purchases have a 0% APR, or you pay the entire balance (including any transferred balances) in full each month by the payment due date.
- Balance transfers are made available at our discretion. All balance transfers are subject to the standard purchase APR unless an introductory or other promotional rate applies.

REWARDS TERMS

- You may earn cash back through monthly rewards ("Cash Rewards") under the Bank of Hope Cashback Program as long as your card account is open and current. The Cash Rewards will be posted as a credit to an eligible account within 20 days after the statement date that occurs at the end of the prior billing cycle. If your card account is closed, you will not be able to earn Cash Rewards and you will lose any accumulated Cash Rewards. Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges, Card Account fees, and fees for services and programs you elect to receive through us do not earn Cash Rewards unless otherwise specified.

\$50 Bonus Cash Rewards Credit to Eligible Account:

- To qualify for the \$50 Bonus Cash Rewards, you must make purchases with your Bank of Hope Cashback Visa Signature Card that total \$1,000 or more within your first 3 months from account opening. Qualifying purchases can be made by the cardmember and any additional cardmembers on a single card account. Purchases to meet the spending requirement do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of any cash equivalents. Additional cardmembers on your account are not eligible for this offer. To receive the \$50 Bonus Cash Rewards, your card account must be active, in good standing, and not in default at the time the Cash Rewards are credited to your card account. Limit one offer per card account.

Cash Rewards Credit to Eligible Account:

- For each dollar charged on an eligible purchase in each billing period on your Bank of Hope Cashback Visa Signature Card, you earn one and one-quarter percent (1.25%). Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. A purchase will not earn Cash Rewards if the merchant's code is not eligible.

These Account Disclosures are a part of and integrated with your Bank of Hope Visa Agreement and Disclosure Statement. We reserve the right to amend the Visa Agreement and Disclosure Statement as permitted by law. The above rates and fees are effective as of 01/30/2019.