

**BANK OF HOPE**  
**TRUTH IN SAVINGS – PRODUCT DISCLOSURE**  
**BANK SIMPLY CHECKING**

Thank you for choosing Bank of Hope. Listed below are important account features and applicable fees, if any. Please read and keep this disclosure for future reference.

<b>Minimum Opening Deposit</b>	\$25.00
<b>Monthly Service Charge</b>	\$0
<b>Interest</b>	None
<b>Paper Statement Fee</b>	\$3 per month Fee is waived if the Primary account owner is age 60 or older, or if the account is enrolled in eStatements

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 to 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 your account, please refer to Bank of Hope's Other Fees and Charges Sheet.