

BANK OF HOPE
TRUTH IN SAVINGS – PRODUCT DISCLOSURE
BANK SIMPLY CHECKING
College Banking Benefits

Thank you for choosing Bank of Hope. See exclusive benefits below for students enrolled in college or a vocational, technical or trade school. Please read and keep this disclosure for future reference.

Minimum Opening Deposit	\$25.00
Monthly Service Charge	\$0
Transaction Charges	None
Interest	None
Account Features	<ul style="list-style-type: none"> • Bank of Hope debit card • Nationwide access to over 75,000 surcharge-free ATMs* • Unlimited check-writing • E-Statements or Paper Statements • Digital/Mobile Banking & Bill Pay • Overdraft Protection available with free automatic transfers from a linked savings account
Eligibility Requirements	<ul style="list-style-type: none"> • Eligible for students age 17-24 at the time of account opening enrolled in college or a vocational, technical or trade school. • Students age 17 must apply in branch with a parent or legal guardian as an adult joint account owner. • To apply online, students must be age 18-24 at account opening**. • All account holders must have a valid government-issued Identification Number. • Adult joint account owners and students age 18 and older must have at least one valid government-issued photo ID as a primary ID and one secondary ID. • For students 17 years old, only a primary ID is required. Acceptable forms of primary ID include a Social Security Card or Birth Certificate. • All students must also provide proof of student status, such as a student photo ID.
College Banking Benefits	
Non-Bank of Hope ATM Fee Credit	<ul style="list-style-type: none"> • A refund credit of up to \$10 for non-Bank of Hope ATM fees charged to your account per statement cycle will be applied automatically. Unused credit does not carry over to the next statement period. This benefit will end when the student turns 25 years old.
New Account Bonus	<p>Bonus: \$125</p> <p>To earn the cash bonus, you must conduct ten or more debit card purchases within the first 60 days of opening your Bank Simply Checking account with College Banking benefits. Debit card purchases can be made with a physical or digital card. Limit one bonus per account per customer. The cash bonus will be credited to your checking account within 30 days after the 60-day qualification period. Eligible account must remain open and in good standing from the account opening date of your eligible account until the Bonus is paid.</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 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.

*Access through the Bank of Hope, Allpoint® and MoneyPass® networks are free; however, a fee may be charged for access through other ATM networks and may vary depending on the network provider.

** All online applications must be fully completed within thirty (30) days from the date the application is initiated. Failure to provide all required information within this timeframe may result in the application being automatically canceled without further notice. Once an account is opened, it must be funded within ten (10) calendar days from the account opening date.

IMPORTANT TAX INFORMATION: The Bonus will be reported on IRS Form 1099-INT to the primary account holder on the account, in the year received, as required by applicable law. Customer is responsible for any applicable taxes. Consult your tax advisor.

Accounts subject to approval. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer.