

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.

Minimum Opening Deposit	\$25.00
Monthly Service Charge	\$0
Interest	None
Account Features	<ul style="list-style-type: none">• Bank of Hope Debit card• Nationwide access to over 50,000 surcharge-free ATMs*• Unlimited check-writing• E-Statements or Paper Statements• Digital/Mobile Banking & Bill Pay• Overdraft Protection available with automatic transfers from a linked savings account

*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.

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.