

BANK OF HOPE
ACCOUNT PRODUCT DISCLOSURE
BANK SIMPLY SAVINGS

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																																								
Monthly Service Charge	\$0																																								
Transaction Charge	None																																								
Interest Rate Information	<p>Your interest rate and annual percentage yield (APY) may change daily. At our discretion we may change the interest rate for your account at any time. There will be no limit to the amount of the change.</p> <p>The interest rate and APY indicated on this disclosure are accurate as of 4/16/26.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Interest Rate Tiers</u></th> <th colspan="2" style="text-align: center;"><u>Base Rate</u></th> <th colspan="2" style="text-align: center;"><u>Relationship Boost Rate*</u></th> </tr> <tr> <th style="text-align: center;">If your daily balance ranges between:</th> <th style="text-align: center;">Rate</th> <th style="text-align: center;">APY</th> <th style="text-align: center;">Rate</th> <th style="text-align: center;">APY</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0.01 - \$4,999.99</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">1.98%</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td style="text-align: center;">\$5,000.00 - \$24,999.99</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">1.98%</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td style="text-align: center;">\$25,000.00 - \$49,999.99</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">1.98%</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td style="text-align: center;">\$50,000.00 - \$99,999.99</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">1.98%</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td style="text-align: center;">\$100,000.00 - \$249,999.99</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">1.98%</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td style="text-align: center;">\$250,000.00 +</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">0.01%</td> <td style="text-align: center;">1.98%</td> <td style="text-align: center;">2.00%</td> </tr> </tbody> </table>	<u>Interest Rate Tiers</u>	<u>Base Rate</u>		<u>Relationship Boost Rate*</u>		If your daily balance ranges between:	Rate	APY	Rate	APY	\$0.01 - \$4,999.99	0.01%	0.01%	1.98%	2.00%	\$5,000.00 - \$24,999.99	0.01%	0.01%	1.98%	2.00%	\$25,000.00 - \$49,999.99	0.01%	0.01%	1.98%	2.00%	\$50,000.00 - \$99,999.99	0.01%	0.01%	1.98%	2.00%	\$100,000.00 - \$249,999.99	0.01%	0.01%	1.98%	2.00%	\$250,000.00 +	0.01%	0.01%	1.98%	2.00%
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*Relationship Boost Rate Qualification	<p>To receive the Relationship Boost Rate, the Primary accountholder¹ must meet both of the following requirements:</p> <ul style="list-style-type: none"> • You are the accountholder of one or more individual or jointly owned personal checking accounts, and • The combined average daily balance in your eligible personal checking account(s) is \$1,000 or more during the prior calendar month. If you own more than one personal checking account, the average daily balance for each account will be added together to determine the qualifying balance. The average daily balance is calculated by adding the ending balance in each eligible personal checking account for each day of the prior calendar month and dividing that total by the number of days in the month. <p>If the requirements are met, the Relationship Boost Rate will be determined at the end of the Bank Simply Savings account's statement cycle based on the prior calendar month's average daily checking balances and applied to that same statement cycle.</p>																																								
Interest Compounding and Crediting Frequency	<ul style="list-style-type: none"> • Interest will be compounded and calculated daily. Accrued interest will be credited to your account monthly. • The daily balance method is used to calculate interest on this account. This method applies a daily periodic rate to the principal in the account at the end of each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. • Accrual of interest begins on the business day you deposit noncash items (for example, checks). • Accrued interest is paid up to the account closure date, not including the day of closure. 																																								

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.

¹Primary accountholders are designated as the person named for IRS tax reporting purposes in the bank system.