

BANK OF HOPE

ACCOUNT PRODUCT DISCLOSURE

BUSINESS CHOICE CHECKING

Business Choice Checking is a checking account designed for businesses with moderate transaction volumes, with benefits of specialized Global Treasury Management Solutions across linked multiple business deposit accounts.

Minimum Opening Deposit	\$1,000												
Minimum Balance To Avoid The Monthly Maintenance Charge	<p>Maintain \$35,000 combined average available daily balance in the linked qualifying business deposit accounts per statement period to avoid the Monthly Maintenance Charge. Linked Business Choice Checking Accounts must have the same beneficial owners.</p> <p>The average available daily balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period.</p>												
Maintenance and Transaction Charge	<p>Monthly Maintenance Charge: \$40 The first three (3) Business Choice Checking Accounts within a billing relationship are included in the Monthly Maintenance Charge. The Monthly Maintenance Charge for additional Business Choice Checking Accounts in excess of three (3) within the same billing relationship is \$20 per account per statement period.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Type</th> <th style="text-align: center;">Monthly Transaction Limit</th> <th style="text-align: center;">Overage Fees</th> </tr> </thead> <tbody> <tr> <td>Deposited Cash</td> <td>No fee for the first \$25,000</td> <td>\$0.18 per \$100 (after rounding to \$100s)</td> </tr> <tr> <td>Transaction Charge*</td> <td>No fee for the first 300</td> <td>\$0.25 per item</td> </tr> <tr> <td>Incoming Wire</td> <td>No fee for the first 5</td> <td>\$10 each</td> </tr> </tbody> </table> <p>* Transaction count includes paid checks, deposited items and posted deposits (includes over the counter deposits, remote deposit capture deposits, mobile deposits and ATM deposits) per statement period.</p> <p>The Maintenance/Transaction Charges are assessed monthly and posted to your account on the 15th (or the last business day before the 15th) of the following month to the designated main account.</p>	Type	Monthly Transaction Limit	Overage Fees	Deposited Cash	No fee for the first \$25,000	\$0.18 per \$100 (after rounding to \$100s)	Transaction Charge*	No fee for the first 300	\$0.25 per item	Incoming Wire	No fee for the first 5	\$10 each
Type	Monthly Transaction Limit	Overage Fees											
Deposited Cash	No fee for the first \$25,000	\$0.18 per \$100 (after rounding to \$100s)											
Transaction Charge*	No fee for the first 300	\$0.25 per item											
Incoming Wire	No fee for the first 5	\$10 each											
Optional Global Treasury Management Solutions (GTMS) Service Charges**	<ul style="list-style-type: none"> • Online Stop Payment \$20 each after the first 3 per month • GTMS Online Wire Module \$30 waived (monthly maintenance) • Online Outgoing Wire - Domestic \$15 each after the first 1 per month • Online Outgoing Wire – International \$20 each*** per month • Remote Deposit Scanner monthly maintenance \$25 for up to 2 accounts per month \$10 each for additional linked accounts per month • Premium Mobile Deposit monthly maintenance (non-standard limits****) \$50 for all linked qualifying accounts • RDC Deposit Charge \$1 each after 5 deposits per month • RDC Scanner purchase \$570 for single feed scanner, \$815 for multi-feed scanner • RDC Scanner lease \$0 Monthly with a 2-year contract (Early Cancellation Fee: \$250 for single feed scanner, \$350 for multi-feed scanner) • ACH Credit Prefund Module (no debit origination) \$30 per month • ACH Batch \$5 each per month • Check Payee/ACH Positive Pay Module Not available <p>** Optional GTMS Service Charges are current as of the account opening date and may be subject to change. *** Additional fees may be charged by third parties or other banks, in addition to those described above. **** Standard is \$10,000 daily deposit limit for all linked qualifying accounts.</p>												
Interest	None												
Interest Compounding and Crediting Frequency	N/A												
Transaction Limitation	None												

Bank of Hope reserves the right to change your account to a product more suitable for your needs based on account activities. This account is subject to the same terms and fees, unless otherwise noted above, applicable to other transaction accounts as disclosed in Bank of Hope’s Deposit Account Agreement. Other terms and fees are subject to change without prior notice except as required by law. For additional fees that may apply to **Business Choice Checking**, refer to Bank of Hope’s “Other Fees and Charges” and “Global Treasury Management Solutions Fee Schedule”.