BANK OF HOPE

TRUTH IN SAVINGS - PRODUCT DISCLOSURE

HOPE PREFERRED CERTIFICATE OF DEPOSIT

Thank you for choosing Bank of Hope. This account allows you to earn interest at a fixed rate on the funds you leave on deposit for a specific period of time, called a term. Listed below are important account features and applicable fees. Please read and keep this disclosure for future reference. Once your application is approved and account is opened, a separate product disclosure with detailed account information will be sent to you.

<table>
<tr><td>Minimum Opening Deposit</td><td>$1,000.00</td></tr>
<tr><td>Term</td><td>Multiple term options available</td></tr>
<tr><td>Interest On Funds</td><td>

Interest will not be compounded.
Interest will be credited to your account at maturity. If the term is over 1 year, interest must be credited at least annually.
Accrual of interest begins on the business day you deposit cash or noncash items (e.g., checks).
The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate (annual interest rate divided by 365, or 366 in a leap year) to the principal in the account each day.
If you close your account before interest is credited, you will receive the accrued interest.

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<tr><td>Rate Information</td><td>

Interest rate is fixed for the term until the maturity date.
The minimum balance of $1,000.00 is required to obtain the stated Annual Percentage Yield (APY) and maintain the account.
The APY assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.
The interest rate and APY indicated below are accurate as of 10/16/2026.

<table>
<tr><th>Balance Tier</th><th colspan="2">$1,000.00+</th></tr>
<tr><th>Term</th><th>Rate</th><th>APY</th></tr>
<tr><td>1 Month</td><td>3.11%</td><td>3.16%</td></tr>
<tr><td>3 Month</td><td>3.26%</td><td>3.30%</td></tr>
<tr><td>6 Month</td><td>3.67%</td><td>3.70%</td></tr>
<tr><td>9 Month</td><td>3.53%</td><td>3.55%</td></tr>
<tr><td>12 Month</td><td>3.80%</td><td>3.80%</td></tr>
<tr><td>18 Month</td><td>4.24%</td><td>4.25%</td></tr>
<tr><td>24 Month</td><td>3.40%</td><td>3.40%</td></tr>
<tr><td>36 Month</td><td>3.35%</td><td>3.35%</td></tr>
<tr><td>48 Month</td><td>3.30%</td><td>3.30%</td></tr>
<tr><td>60 Month</td><td>3.25%</td><td>3.25%</td></tr>
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<tr><td>Transaction Limitations</td><td>

You may not make any deposits into your account during the term.
You may not make any partial withdrawals during the term.
The accrued interest during a term may be withdrawn on the day it is credited to the account.
You may make a deposit or withdrawal, or change the length of the term, once during the grace period. If you take one of these actions, the grace period ends on that day. Your grace period is ten (10) calendar days from the maturity date and it begins on the first day after the maturity date.

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<tr><td>Early Withdrawal Penalty</td><td>

An early withdrawal penalty may be imposed for withdrawals made prior to maturity.
If your account has a term of six (6) months or less, the early withdrawal penalty will be the amount equal to 30 days simple interest.
If your account has a term greater than six (6) months and less than eighteen (18) months, the early withdrawal penalty will be the amount equal to 60 days simple interest.
If your account has a term of eighteen (18) months or longer, the early withdrawal penalty will be the amount equal to 90 days simple interest.

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<tr><td>Renewal Policy</td><td>
Automatic Renewal:

This account will automatically renew as Hope Preferred Certificate of Deposit on the maturity date. If you choose not to renew this account, simply withdraw the funds at maturity or provide written notice within the grace period (ten calendar days). Bank of Hope may also choose not to renew the account by mailing a written notice at least 30 days prior to maturity. If account is not renewed, interest will not accrue after the final maturity.

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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.