

BANK OF HOPE
ACCOUNT PRODUCT DISCLOSURE
HopeBusiness™ Plus Checking

Minimum Opening Deposit	\$100																																						
Monthly Maintenance Charge	\$25 The first five (5) HopeBusiness™ Plus Checking accounts within a billing relationship are included in the Monthly Maintenance Charge. Each additional account within the same billing relationship is charged \$15 per account per statement period.																																						
Minimum Balance To Avoid Monthly Maintenance Charge	Maintain \$5,000 combined average available daily balance in linked qualifying HopeBusiness™ Plus Checking accounts per statement period to avoid the Monthly Maintenance Charge. 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.																																						
Interest	None																																						
Transaction Charges	<table><tr><th>Type</th><th>Monthly Transaction Limit¹</th><th>Overage Fees</th></tr><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 Charge²</td><td>No fee for the first 250 items</td><td>\$0.25 per item</td></tr></table> ¹ Transaction limits apply to combined transaction volume across all accounts within a billing relationship, rather than on a per-account basis. ² Transaction count includes all paid checks and over-the-counter deposits. Each over-the-counter deposit transaction is counted as one item, and each individual deposited check included in the transaction is counted as a separate item.			Type	Monthly Transaction Limit¹	Overage Fees	Deposited Cash	No fee for the first \$25,000	\$0.18 per \$100 (after rounding to \$100s)	Transaction Charge²	No fee for the first 250 items	\$0.25 per item																											
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Discounts & Benefits	<table><tr><th>Account Benefits³</th><th>Monthly Pricing</th></tr><tr><td>Included Accounts with Monthly Maintenance Charge Waiver</td><td>First five (5) HopeBusiness™ Plus Checking accounts included, then \$15/month for each additional account</td></tr><tr><td>Incoming Wire Fees</td><td>One (1) waived, then \$10 each</td></tr><tr><td>Online Stop Payments</td><td>One (1) waived, then \$20 each</td></tr><tr><td>Standard Mobile Check Deposit</td><td>Included</td></tr></table> <table><tr><th>Treasury Management Service Charges³</th><th>Monthly Pricing</th></tr><tr><td>Information Package⁴</td><td>Waived</td></tr><tr><td>Opt-Out Dual Control Approval</td><td>Waived</td></tr><tr><td>Online Wires - Monthly Maintenance</td><td>Waived</td></tr><tr><td>ACH Origination - One-Time Setup & Training</td><td>Waived</td></tr><tr><td>ACH Originated Batch</td><td>Waived</td></tr><tr><td>Check Payee Positive Pay (Fraud Protection) - Monthly Maintenance</td><td>First two (2) accounts waived, then \$50/month for each additional account</td></tr><tr><td>Check Payee Positive Pay (Fraud Protection) - Positive Pay Check Exception</td><td>First five (5) waived, then \$3 each</td></tr><tr><td>Check Payee Positive Pay (Fraud Protection) - Paid Check Item</td><td>\$0.10 per check paid</td></tr><tr><td>ACH Positive Pay (Fraud Protection) - Monthly Maintenance</td><td>First two (2) accounts waived, then \$15/month for each additional account</td></tr><tr><td>ACH Positive Pay (Fraud Protection) - ACH Positive Pay Exception</td><td>First five (5) waived, then \$3 each</td></tr><tr><td>Remote Deposit Scanner - One-Time Setup</td><td>Waived</td></tr><tr><td>Remote Deposit Scanner - Monthly Maintenance</td><td>\$25 for up to five (5) accounts, then \$10/month for each additional account</td></tr></table> ³ Fee waivers and discounted pricing are applied based on the combined activity across all accounts within a billing relationship, rather than on a per-account basis. ⁴ Enrollment required			Account Benefits³	Monthly Pricing	Included Accounts with Monthly Maintenance Charge Waiver	First five (5) HopeBusiness™ Plus Checking accounts included, then \$15/month for each additional account	Incoming Wire Fees	One (1) waived, then \$10 each	Online Stop Payments	One (1) waived, then \$20 each	Standard Mobile Check Deposit	Included	Treasury Management Service Charges³	Monthly Pricing	Information Package⁴	Waived	Opt-Out Dual Control Approval	Waived	Online Wires - Monthly Maintenance	Waived	ACH Origination - One-Time Setup & Training	Waived	ACH Originated Batch	Waived	Check Payee Positive Pay (Fraud Protection) - Monthly Maintenance	First two (2) accounts waived, then \$50/month for each additional account	Check Payee Positive Pay (Fraud Protection) - Positive Pay Check Exception	First five (5) waived, then \$3 each	Check Payee Positive Pay (Fraud Protection) - Paid Check Item	\$0.10 per check paid	ACH Positive Pay (Fraud Protection) - Monthly Maintenance	First two (2) accounts waived, then \$15/month for each additional account	ACH Positive Pay (Fraud Protection) - ACH Positive Pay Exception	First five (5) waived, then \$3 each	Remote Deposit Scanner - One-Time Setup	Waived	Remote Deposit Scanner - Monthly Maintenance	\$25 for up to five (5) accounts, then \$10/month for each additional account
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Important Information	• Maintenance/Transaction/Service 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. • All accounts within a billing relationship must have at least one common beneficial owner. • The treasury management services above are optional and require individual enrollment. Additional services not listed above may be available and are subject to Bank of Hope's "Global Treasury Management Solutions Services & Fees”. • The pricing for treasury management services is 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. • Mobile Deposit and Remote Deposit Scanner each have a \$50,000 daily limit. Each limit is combined across all linked accounts. • ACH Origination (Credits and Debits) and Outgoing Wire transfers each have a \$300,000 daily limit. Each limit is combined across all linked accounts.																																						

Bank of Hope reserves the right to charge additional fees or 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 your account, refer to Bank of Hope's "Other Fees and Charges".