

BANK OF HOPE

ACCOUNT PRODUCT DISCLOSURE

HopeBusiness™ Prestige Checking

Minimum Opening Deposit	\$100																																																
Monthly Maintenance Charge	\$75 The first five (5) HopeBusiness™ Prestige Checking accounts within a billing relationship are included in the Monthly Maintenance Charge. Each additional account within the same billing relationship is charged \$50 per account per statement period.																																																
Minimum Balance To Avoid Monthly Maintenance Charge	Maintain \$50,000 combined average available daily balance in linked qualifying HopeBusiness™ Prestige 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 \$35,000</td><td>\$0.18 per \$100 (after rounding to \$100s)</td></tr><tr><td>Transaction Charge²</td><td>No fee for the first 500 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 paid checks, deposited items and posted deposits (includes over the counter deposits) per statement period. Excluded electronic deposits: ACH, RDC, Mobile, ATM, online transfers			Type	Monthly Transaction Limit ¹	Overage Fees	Deposited Cash	No fee for the first \$35,000	\$0.18 per \$100 (after rounding to \$100s)	Transaction Charge ²	No fee for the first 500 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™ Prestige Checking accounts included, then \$50/month for each additional account</td></tr><tr><td>Incoming Wire Fees</td><td>Waived</td></tr><tr><td>Online Stop Payment</td><td>First five (5) waived, then \$20 each</td></tr><tr><td>Cashier’s Check Fee</td><td>Waived</td></tr><tr><td>Currency Furnished Fee, per \$100</td><td>Waived</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 - Monthly Fee</td><td>Waived</td></tr><tr><td>Online Wires - Monthly Maintenance</td><td>Waived</td></tr><tr><td>Online Wires - Domestic Outgoing</td><td>First two (2) waived, then \$15 each</td></tr><tr><td>Online Wires - International Outgoing (USD)</td><td>First four (4) waived, then \$20 each</td></tr><tr><td>Online Wires - International Outgoing (FX)</td><td>Waived</td></tr><tr><td>ACH Origination - One-Time Setup & Training</td><td>Waived</td></tr><tr><td>ACH Origination - Monthly Maintenance</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 five (5) accounts waived, then \$50/month for each additional account</td></tr><tr><td>Check Payee Positive Pay (Fraud Protection) - Positive Pay Check Exception Fee</td><td>First ten (10) 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 five (5) accounts waived, then \$15/month for each additional account</td></tr><tr><td>ACH Positive Pay (Fraud Protection) - ACH Positive Pay Exception Fee</td><td>First ten (10) waived, then \$3 each</td></tr><tr><td>ACH Originated Item</td><td>\$0.17 per item</td></tr><tr><td>ACH Originated Returned Item</td><td>\$10 per item</td></tr></table>			Account Benefits ³	Monthly Pricing	Included Accounts with Monthly Maintenance Charge Waiver	First five (5) HopeBusiness™ Prestige Checking accounts included, then \$50/month for each additional account	Incoming Wire Fees	Waived	Online Stop Payment	First five (5) waived, then \$20 each	Cashier’s Check Fee	Waived	Currency Furnished Fee, per \$100	Waived	Standard Mobile Check Deposit	Included	Treasury Management Service Charges ³	Monthly Pricing	Information Package ⁴ - Monthly Fee	Waived	Online Wires - Monthly Maintenance	Waived	Online Wires - Domestic Outgoing	First two (2) waived, then \$15 each	Online Wires - International Outgoing (USD)	First four (4) waived, then \$20 each	Online Wires - International Outgoing (FX)	Waived	ACH Origination - One-Time Setup & Training	Waived	ACH Origination - Monthly Maintenance	Waived	ACH Originated Batch	Waived	Check Payee Positive Pay (Fraud Protection) - Monthly Maintenance	First five (5) accounts waived, then \$50/month for each additional account	Check Payee Positive Pay (Fraud Protection) - Positive Pay Check Exception Fee	First ten (10) 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 five (5) accounts waived, then \$15/month for each additional account	ACH Positive Pay (Fraud Protection) - ACH Positive Pay Exception Fee	First ten (10) waived, then \$3 each	ACH Originated Item	\$0.17 per item	ACH Originated Returned Item	\$10 per item
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Discounts & Benefits, cont'd	Treasury Management Service Charges ³ , cont'd		Monthly Pricing
	Remote Deposit Scanner - One-Time Setup		Waived
	Remote Deposit Scanner - Monthly Maintenance		\$25 for up to ten (10) accounts, then \$10/month for each additional account
	Remote Deposit Scanner - Per Deposit		First thirty (30) waived, then \$1 each
	Remote Deposit Scanner - Per Deposit Item		\$0.12 per item
	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			
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. • Combined daily deposit limit for Remote Deposit Scanner and Mobile Deposit is \$50,000 total for all linked qualifying 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".