

BANK OF HOPE

TRUTH IN SAVINGS – PRODUCT DISCLOSURE

KIDS 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						
Eligibility Requirements	- Account is available for minors under 18 years old with a parent or legal guardian as a joint account holder. - All account holders must have a valid government-issued Identification Number. - The adult joint account holder must have at least one valid Government Issued Photo ID as a primary ID, and one secondary ID. - For minors, only a primary ID is required. Acceptable forms of primary ID include Social Security Card or Birth Certificate. A secondary ID is optional, such as a valid Student Identification Card.						
Transaction Limitations	- Minor account holders under 13 years of age must be accompanied by the adult joint owner to perform over the counter deposits and withdrawals. - Minor account holders 13-17 years of age must be accompanied by the adult joint owner to perform over the counter withdrawals. - Minors 13-17 years of age can enroll in Online Banking with limited transaction capability. - When the minor account holder turns 18, they become a joint account holder with equal privileges as the adult joint account holder. They may perform transactions upon appropriate verification of their identity, as per Bank of Hope’s policies and procedures.						
Interest Rate Information	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 is no limit to the amount of the change. The interest rate and APY indicated on this disclosure are accurate as of 08/27/2025. <table><tr><td><u>Balance</u></td><td><u>Interest Rate</u></td><td><u>APY</u></td></tr><tr><td>\$0.01 +</td><td>1.9803%</td><td>2.00%</td></tr></table>	<u>Balance</u>	<u>Interest Rate</u>	<u>APY</u>	\$0.01 +	1.9803%	2.00%
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Interest Compounding and Crediting Frequency	- Interest will be compounded and calculated daily. Accrued interest will be credited to your account monthly. - The daily balance method is used to calculate the interest on the 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 cash or noncash items (e.g., checks). - If you close your account before interest is credited, you will receive the accrued interest.						

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 of 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.