

BANK OF HOPE
ACCOUNT PRODUCT DISCLOSURE
PERSONAL INTEREST CHECKING

A checking account for personal, family, and household purposes. You have full access to your funds with wide range of payment methods while earning interest on excess funds in the account.

Minimum Opening Deposit	\$1,000																																		
Minimum Balance To Avoid The Service/Transaction Charge	Maintain \$2,500 minimum daily balance or \$5,000 average daily balance per statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.																																		
Service/Transaction Charge	<ul style="list-style-type: none"> • \$15 monthly service charge • No transaction charge 																																		
How to Reduce The Service/Transaction Charge	\$3 credit towards your monthly service charge when you enroll in eStatement.																																		
Interest Rate Information	<p>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 will be no limit to the amount of the change.</p> <p>The interest rate and APY indicated on this disclosure are accurate as of <u>03/24/2023</u> .</p> <p>If your daily balance ranges between:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th></th> <th style="text-align: center;"><u>Rate</u></th> <th style="text-align: center;"><u>APY</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">\$0.01</td> <td style="text-align: center;">-</td> <td style="text-align: right;">\$4,999.99</td> <td style="text-align: center;"><u>0.01%</u></td> <td style="text-align: center;"><u>0.01%</u></td> </tr> <tr> <td style="text-align: right;">\$5,000.00</td> <td style="text-align: center;">-</td> <td style="text-align: right;">\$24,999.99</td> <td style="text-align: center;"><u>0.01%</u></td> <td style="text-align: center;"><u>0.01%</u></td> </tr> <tr> <td style="text-align: right;">\$25,000.00</td> <td style="text-align: center;">-</td> <td style="text-align: right;">\$49,999.99</td> <td style="text-align: center;"><u>0.01%</u></td> <td style="text-align: center;"><u>0.01%</u></td> </tr> <tr> <td style="text-align: right;">\$50,000.00</td> <td style="text-align: center;">-</td> <td style="text-align: right;">\$99,999.99</td> <td style="text-align: center;"><u>0.01%</u></td> <td style="text-align: center;"><u>0.01%</u></td> </tr> <tr> <td style="text-align: right;">\$100,000.00</td> <td style="text-align: center;">-</td> <td style="text-align: right;">\$249,999.99</td> <td style="text-align: center;"><u>0.05%</u></td> <td style="text-align: center;"><u>0.05%</u></td> </tr> <tr> <td style="text-align: right;">\$250,000.00</td> <td style="text-align: center;">+</td> <td></td> <td style="text-align: center;"><u>0.05%</u></td> <td style="text-align: center;"><u>0.05%</u></td> </tr> </tbody> </table>			<u>Rate</u>	<u>APY</u>	\$0.01	-	\$4,999.99	<u>0.01%</u>	<u>0.01%</u>	\$5,000.00	-	\$24,999.99	<u>0.01%</u>	<u>0.01%</u>	\$25,000.00	-	\$49,999.99	<u>0.01%</u>	<u>0.01%</u>	\$50,000.00	-	\$99,999.99	<u>0.01%</u>	<u>0.01%</u>	\$100,000.00	-	\$249,999.99	<u>0.05%</u>	<u>0.05%</u>	\$250,000.00	+		<u>0.05%</u>	<u>0.05%</u>
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Interest Compounding and Crediting Frequency	<ul style="list-style-type: none"> • Interest will not be compounded and accrued interest will be credited to your account monthly. • The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the amount at the end of each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. • Accrual of interest begins on the business day you deposit noncash items (for example, checks). • Accrued interest is forfeited if the account is closed before the interest is credited to the account. • Fees may reduce earnings on the account. 																																		
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 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 **Personal Interest Checking**, please refer to Bank of Hope's Other Fees and Charges sheet.