

BANK OF HOPE
ACCOUNT PRODUCT DISCLOSURE
PERSONAL REGULAR CHECKING

A checking account for personal, family, and household purposes only. This account offers full range of payment methods and access to various services.

Minimum Opening Deposit	\$100
Minimum Balance To Avoid The Service/Transaction Charge	Maintain \$500 minimum daily balance or \$1,000 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"> • \$7 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	None
Interest Compounding and Crediting Frequency	N/A
Transaction Limitation	None

Bank of Hope reserve 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 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 **Personal Regular Checking**, please refer to Bank of Hope's Other Fees and Charges sheet.