

BANK OF HOPE

TRUTH IN SAVINGS - ACCOUNT PRODUCT DISCLOSURE

RESERVE ACCOUNT

Thank you for choosing the Reserve Account, a unique interest-bearing transaction account for personal, family, and household savings purposes. You have full access to your funds through flexible transfer options between the Reserve Account and your linked Regular Checking Account. Listed below are important account features and applicable fees. Please read and keep this disclosure for future reference.

Minimum Opening Deposit	\$500.00																				
Service/ Transaction Charge	<ul style="list-style-type: none"> • \$10 monthly service charge • No transaction charge • Unlimited transfers allowed between your Reserve Account and your linked Regular Checking Account. 																				
Minimum Balance to Avoid the Service/ Transaction Charge	<ul style="list-style-type: none"> • Maintain \$1 or more in a linked Bank of Hope Regular Checking Account during each statement period. 																				
Interest Rate Information	<p>Your interest rate (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 _____.</p> <p>If your 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: center;">\$0</td> <td style="text-align: center;">-</td> <td style="text-align: center;">\$4,999.99</td> <td style="text-align: center;">%</td> </tr> <tr> <td style="text-align: center;">\$5,000.00</td> <td style="text-align: center;">-</td> <td style="text-align: center;">\$24,999.99</td> <td style="text-align: center;">%</td> </tr> <tr> <td style="text-align: center;">\$25,000.00</td> <td style="text-align: center;">-</td> <td style="text-align: center;">\$49,999.99</td> <td style="text-align: center;">%</td> </tr> <tr> <td style="text-align: center;">\$50,000.00</td> <td style="text-align: center;">+</td> <td></td> <td style="text-align: center;">%</td> </tr> </tbody> </table>			<u>Rate</u>	<u>APY</u>	\$0	-	\$4,999.99	%	\$5,000.00	-	\$24,999.99	%	\$25,000.00	-	\$49,999.99	%	\$50,000.00	+		%
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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 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 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 Restrictions	<ul style="list-style-type: none"> • No Check writing privileges • No Point Of Sale (POS) transactions allowed 																				

Bank of Hope reserves the right to close your account should you fail to maintain a linked Regular Checking Account. 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 Bank of Hope's Reserve Account, please refer to Bank of Hope's Other Fees and Charges Sheet.