

**BANK OF HOPE**  
**ACCOUNT PRODUCT DISCLOSURE**  
**PRIORITY CHECKING**

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.

<b>Minimum Opening Deposit</b>	\$100
<b>Monthly Service Charge</b>	\$25
<b>How to Waive the Monthly Service Charge and Qualify for Account Benefits</b>	To waive the Monthly Service Charge and qualify for the Priority Checking Account Benefits, each month the Primary accountholder* must meet both of the following requirements: <ul style="list-style-type: none"> <li>• You are the Primary accountholder of your Priority Checking account <b>and</b></li> <li>• The combined current balances of all your qualifying personal deposit accounts<sup>1</sup> total \$50,000 or more on the monthly statement cycle date of your Priority Checking account.</li> </ul>
<b>Interest</b>	None
<b>Account Benefits:</b>	<ul style="list-style-type: none"> <li>• <b>Checks:</b> Free Deluxe special design checks<sup>2</sup></li> <li>• <b>ATM fees</b> - Refund of up to \$20 for non-Bank of Hope ATM surcharges will apply automatically to your account each statement period. Unused credit does not carry over to the next statement period.<sup>3</sup></li> <li>• <b>International debit card transactions:</b> Standard 1% transaction fees refunded<sup>3</sup></li> <li>• <b>Stop payments:</b> \$35 monthly stop payment fee credit<sup>3</sup></li> <li>• <b>Incoming wire transfers:</b> Unlimited<sup>3</sup></li> <li>• <b>Domestic (USD) or international (USD or FX) outgoing wires:</b> \$35 monthly wire fee credit<sup>3,4</sup></li> <li>• <b>Cashiers checks:</b> Unlimited<sup>4</sup></li> <li>• <b>Foreign currency exchange:</b> \$10 service fee waived on orders under \$500<sup>4</sup></li> <li>• <b>Mortgage Appraisal Fee:</b> Refund of up to \$1,000 when you close a Bank of Hope mortgage<sup>4</sup></li> </ul>

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 your account, please refer to Bank of Hope's Other Fees and Charges Sheet.

\* Primary accountholders are designated as the person named for IRS tax reporting purposes in the bank system.

<sup>1</sup>Qualifying personal deposit accounts include all checking, saving, money market accounts, and certificates of deposit of which you are a primary or secondary accountholder.

<sup>2</sup>Other check designs available for an additional fee.

<sup>3</sup>Fees must be charged to your Priority Checking account for the refunds to apply on the statement cycle date.

<sup>4</sup>Service must be requested in-branch.