

# BANK OF HOPE

## ACCOUNT PRODUCT DISCLOSURE

### BUSINESS PREMIER CHECKING

Business Premier Checking is a checking account designed for businesses with moderate transaction volumes, with benefits of specialized Global Treasury Management Solutions across linked multiple business deposit accounts.

| Minimum Opening Deposit                                                | \$1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------|---------------------------------------|----------------------|------------------------------|-----------------------------------|---------------------------------------------|----------------------------------------------|------------------------------------------|---------------------------------------------|--------------------|----------------------------------------------|---------------------------------------------------------------------------------------|----------------------|------------------------------|--------------------------|--------------------------------------|------------------------|---------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|------------------------------|-------------|--------|-----------------|-----------------|---------------------------------------|-------------------------------------------------|
| Minimum Balance To Avoid The Monthly Maintenance Charge                | Maintain \$75,000 combined average available daily balance in the linked qualifying business deposit accounts per statement period to avoid the Monthly Maintenance Charge. Linked Business Premier Checking Accounts must have the same beneficial owners.<br><br>The average available daily balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Maintenance and Transaction Charges                                    | <p>Monthly Maintenance Charge: \$75<br/>The first ten (10) Business Premier Checking Accounts within a billing relationship are included in the Monthly Maintenance Charge.</p> <p>The Monthly Maintenance Charge for additional Business Premier Checking Accounts in excess of ten (10) within the same billing relationship is \$20 per account per statement period.</p> <table><tr><th>Type</th><th>Monthly Transaction Limit</th><th>Overage Fees</th></tr><tr><td>Deposited Cash</td><td>No fee for the first \$25,000</td><td>\$0.18 per \$100 (after rounding to \$100s)</td></tr><tr><td>Transaction Charge*</td><td>No fee for the first 500</td><td>\$0.25 per item</td></tr><tr><td>Incoming Wire</td><td>Waived</td><td>None</td></tr></table> <p>*Transaction count includes paid checks, deposited items and posted deposits (includes over the counter deposits) per statement period.</p> <p>The Maintenance and Transaction Charges are assessed monthly and posted to your account on the 15th (or the last business day before the 15th) of the following month to the designated main account.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                             | Type                  | Monthly Transaction Limit             | Overage Fees         | Deposited Cash               | No fee for the first \$25,000     | \$0.18 per \$100 (after rounding to \$100s) | Transaction Charge*                          | No fee for the first 500                 | \$0.25 per item                             | Incoming Wire      | Waived                                       | None                                                                                  |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Type                                                                   | Monthly Transaction Limit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Overage Fees                                |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Deposited Cash                                                         | No fee for the first \$25,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | \$0.18 per \$100 (after rounding to \$100s) |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Transaction Charge*                                                    | No fee for the first 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | \$0.25 per item                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Incoming Wire                                                          | Waived                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | None                                        |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Optional Global Treasury Management Solutions (GTMS) Service Charges** | <table><tr><td>• Online Stop Payment</td><td>\$20 each after the first 5 per month</td></tr><tr><td>• Online Wire Module</td><td>Waived (Monthly Maintenance)</td></tr><tr><td>• Online Outgoing Wire - Domestic</td><td>\$15 each after the first 2 per month</td></tr><tr><td>• Online Outgoing Wire - International (USD)</td><td>\$20 each after the first 4*** per month</td></tr><tr><td>• Online Outgoing Wire - International (FX)</td><td>Waived (unlimited)</td></tr><tr><td>• Remote Deposit Scanner Monthly Maintenance</td><td>\$25 up to 10 accounts per month<br/>\$10 each for additional linked account per month</td></tr><tr><td>• Mobile Deposit****</td><td>Waived (Monthly Maintenance)</td></tr><tr><td>• RDC Deposit Charge****</td><td>\$1 each after 30 deposits per month</td></tr><tr><td>• RDC Scanner Purchase</td><td>Scanner cost + shipping for single feed scanner<br/>Scanner cost + shipping for multi-feed scanner<br/>(Contact GTMS for details)</td></tr><tr><td>• RDC Scanner Lease</td><td>\$0 Monthly with a 2-year contract<br/>(Early Cancellation Charge: \$250 for single feed scanner, \$350 for multi-feed scanner)</td></tr><tr><td>• ACH Credit Prefund Module (no debit origination)</td><td>Waived (Monthly Maintenance)</td></tr><tr><td>• ACH Batch</td><td>Waived</td></tr><tr><td>• ACH Recipient</td><td>\$0.17 per item</td></tr><tr><td>• Check Payee/ACH Positive Pay Module</td><td>\$30 each after the first 10 accounts per month</td></tr></table> <p>** Optional GTMS Service Charges are current as of the account opening date and may be subject to change.<br/>*** Additional fees may be charged by third parties or other banks, in addition to those described above.<br/>**** Daily deposit limit for RDC (Scanner and Mobile Deposit) is \$50,000 total for all linked qualifying accounts.</p> |                                             | • Online Stop Payment | \$20 each after the first 5 per month | • Online Wire Module | Waived (Monthly Maintenance) | • Online Outgoing Wire - Domestic | \$15 each after the first 2 per month       | • Online Outgoing Wire - International (USD) | \$20 each after the first 4*** per month | • Online Outgoing Wire - International (FX) | Waived (unlimited) | • Remote Deposit Scanner Monthly Maintenance | \$25 up to 10 accounts per month<br>\$10 each for additional linked account per month | • Mobile Deposit**** | Waived (Monthly Maintenance) | • RDC Deposit Charge**** | \$1 each after 30 deposits per month | • RDC Scanner Purchase | Scanner cost + shipping for single feed scanner<br>Scanner cost + shipping for multi-feed scanner<br>(Contact GTMS for details) | • RDC Scanner Lease | \$0 Monthly with a 2-year contract<br>(Early Cancellation Charge: \$250 for single feed scanner, \$350 for multi-feed scanner) | • ACH Credit Prefund Module (no debit origination) | Waived (Monthly Maintenance) | • ACH Batch | Waived | • ACH Recipient | \$0.17 per item | • Check Payee/ACH Positive Pay Module | \$30 each after the first 10 accounts per month |
| • Online Stop Payment                                                  | \$20 each after the first 5 per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • Online Wire Module                                                   | Waived (Monthly Maintenance)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • Online Outgoing Wire - Domestic                                      | \$15 each after the first 2 per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • Online Outgoing Wire - International (USD)                           | \$20 each after the first 4*** per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • Online Outgoing Wire - International (FX)                            | Waived (unlimited)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • Remote Deposit Scanner Monthly Maintenance                           | \$25 up to 10 accounts per month<br>\$10 each for additional linked account per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • Mobile Deposit****                                                   | Waived (Monthly Maintenance)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • RDC Deposit Charge****                                               | \$1 each after 30 deposits per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • RDC Scanner Purchase                                                 | Scanner cost + shipping for single feed scanner<br>Scanner cost + shipping for multi-feed scanner<br>(Contact GTMS for details)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • RDC Scanner Lease                                                    | \$0 Monthly with a 2-year contract<br>(Early Cancellation Charge: \$250 for single feed scanner, \$350 for multi-feed scanner)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • ACH Credit Prefund Module (no debit origination)                     | Waived (Monthly Maintenance)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • ACH Batch                                                            | Waived                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • ACH Recipient                                                        | \$0.17 per item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| • Check Payee/ACH Positive Pay Module                                  | \$30 each after the first 10 accounts per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Interest                                                               | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| Interest Compounding and Crediting Frequency                           | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                             |                       |                                       |                      |                              |                                   |                                             |                                              |                                          |                                             |                    |                                              |                                                                                       |                      |                              |                          |                                      |                        |                                                                                                                                 |                     |                                                                                                                                |                                                    |                              |             |        |                 |                 |                                       |                                                 |
| 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 transaction accounts as disclosed in Bank of Hope's Deposit Account Agreement. Other terms and fees are subject to change without prior notice except as required by law. For additional fees that may apply to **Business Premier Checking**, refer to Bank of Hope's "Other Fees and Charges" and "Global Treasury Management Solutions Fee Schedule".