

**TRUTH IN SAVINGS AND ACCOUNT DISCLOSURE STATEMENT****MONEY MARKET ACCOUNT  
(Effective Date: June 14, 2010)**

**This is an interest bearing account with limited transactions that is available to individuals, businesses and organizations.**

**Rate Information**

The Interest Rate and APY may change. At our discretion, we may change the Interest Rate and the APY for the account at any time without notice or limit. Interest begins to accrue on the business day the customer deposits noncash items (for example, checks). Interest is calculated using the daily-balance method based on a 365-day year and this method applies a daily periodic rate to the principal in the account each day. This method applies a Tier Interest Rates System to the principal in the account each day. Deposits made after the close of any business day, or on non-business days, are considered as having been made on the following business day. 'Business day' refers to any day excluding Saturdays, Sundays and legal holidays (standard Federal Reserve holiday schedule).

The interest rate and APY indicated below is accurate as of \_\_\_\_/\_\_\_\_/20\_\_\_\_.

**Tier 1** If the account's daily balance is less than \$1,000.00, the account will not earn any interest.

**Tier 2** If the account's daily balance is \$1,000.00 or more but less than \$25,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an APY of \_\_\_\_\_%.

**Tier 3** If the account's daily balance is \$25,000.00 or more but less than \$100,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an APY of \_\_\_\_\_%.

**Tier 4** If the account's daily balance is \$100,000.00 or more but less than \$500,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an APY of \_\_\_\_\_%.

**Tier 5** If the account's daily balance is \$500,000.00 or more but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an APY of \_\_\_\_\_%.

**Tier 6** If the account's daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an APY of \_\_\_\_\_%.

**Compounding and Crediting Interest**

Interest will be compounded on a monthly basis. Interest will be credited to the account on a monthly basis at each month end. Interest credited is added to your account balance. If the account is closed before interest is credited, the account will not receive the accrued interest.

**Minimum Opening Deposit**

A minimum deposit of \$1,000.00 is required to open a Money Market Account. A minimum daily ending balance of \$1,000.00 must be maintained in order to earn the APY.

**Minimum Balance Requirements to Avoid Maintenance Fee**

Account maintenance fee will be waived in which the average monthly balance of \$5,000.00 or the daily minimum balance of \$2,500.00 is maintained; otherwise, an account maintenance fee of \$10.00 is charged at the end of statement period. The average monthly balance is calculated by taking the sum of the daily balances in a monthly cycle and dividing it by the number of days in the monthly cycle.

**Transaction Limitations and Charges**

If there are more than six (6) transfers made to other accounts or to third parties by preauthorized, automatic or telephone transfer; check; draft; debit card or similar order excluding ATM cash out in any monthly cycle period, there will be a \$10.00 charge per exceeding transaction. The Bank reserves the right to convert the account to a non-interest account or to close the account, if the limitations are exceeded for any 3 months during the rolling 12 month period.

**Early Closing of Account**

A fee of \$20 will be applied if the account is closed within one month of the opening date.

**SHINHAN BANK AMERICA**

**Member FDIC / Equal Housing Lender  
For Further Information Please Contact Customer Service Desk.**



**Other Fees and Service Charge**

For other possible fees and charges associated with this account, see the Other Service Fee Schedule brochure.

**This account is subject to the terms and conditions disclosed in DEPOSIT ACCOUNT DISCLOSURES STATEMENT AND AGREEMENT, unless otherwise noted above. Truth in Savings and Account Disclosure Statement and the Deposit Account Disclosures Statement and Agreement are subject to change without prior notice. However, for any change that may adversely affect the accountholder will be notified 30 days prior to the effective date of the change.**

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