

DEPOSIT INTEREST RATES

Effective : March 9, 2020

TYPE	Product Name		Interest Rate	Annual Percentage Yield	Minimum Opening Balance	
DDA	FREE CHECKING		N/A		\$100	
	PERSONAL CHECKING				\$200	
	BASIC CONSUMER CHECKING				\$25	
	SENIOR PERSONAL CHECKING (CA Only)				\$200	
	FREE BUSINESS CHECKING				\$500	
	BUSINESS CHECKING				\$200	
	Advantage Business Checking (GA Only)				\$500	
INTEREST BEARING CHECKING	SUPER NOW CHECKING		0.10%	0.10%	\$2,000	
	SUPER NOW CHECKING for IOLA/IOLTA		1.05%	1.05%		
MONEY MARKET	* Money Market	\$1,000.00 - \$24,999.99	0.20%	0.20%	\$1,000	
		\$25,000.00 - \$99,999.99	0.30%	0.30%		
		\$100,000.00 - \$499,999.99	0.35%	0.35%		
		\$500,000.00 - \$999,999.99	0.35%	0.35%		
		\$1,000,000.00 - \$ 1,999,999.99	0.35%	0.35%		
	* The interest rate and APY for the balance in excess of \$2,000,000 is 0.15%					
	* MIDAS MONEY MARKET	\$0 - \$24,999.99	0.20%	0.20%	\$25,000	
		\$25,000.00 - \$99,999.99	0.30%	0.30%		
		\$100,000.00 - \$499,999.99	0.35%	0.35%		
		\$500,000.00 - \$999,999.99	0.35%	0.35%		
\$1,000,000.00 - \$ 1,999,999.99		0.35%	0.35%			
* The interest rate and APY for the balance in excess of \$2,000,000 is 0.15%						
SAVINGS	STATEMENT SAVINGS		0.20%	0.20%	\$100	
	* FLEX CUSTOMIZED DEPOSIT		0.30%	0.30%	\$25,000	
	* FLEX CUSTOMIZED DEPOSIT PLUS		0.30%	0.30%	\$50,000	
	* FLEX CUSTOMIZED DEPOSIT PLUS A		0.30%	0.30%	\$100,000	
	*Bonus rate of 0.10% will be added if new Checking account open with Flex Customized Deposit					
* The interest rate and APY for the balance in excess of \$2,000,000 is 0.15%						
INSTALLMENT SAVINGS	INSTALLMENT(CLUB) SAVINGS	12 months	1.25%	1.26%	contract amount \$1,000	
		18 months	1.25%	1.26%		
		24 months	1.50%	1.51%		
		30 months	1.50%	1.51%		
		36 months	1.75%	1.77%		
	INSTALLMENT(CLUB) SAVINGS WITH BONUS RATE*	12 months	1.50%	1.51%	contract amount \$1,000	
		18 months	1.50%	1.51%		
		24 months	1.75%	1.77%		
		30 months	1.75%	1.77%		
		36 months	2.00%	2.02%		
*Monthly deposit must be auto-transferred from Shinhan Bank America Non-interest Bearing Checking account in order to qualify for bonus rate						
CERTIFICATE OF DEPOSIT "CD"	CD/IRA OVER \$200,000	3 months	0.25%	0.25%	\$1,000	
		6 months	0.60%	0.60%		
		9 months	0.70%	0.70%		
		12 months	0.85%	0.85%		
		18 months*	0.75%	0.75%		
		24 months	0.75%	0.75%		
	CD/IRA \$200,000 or less	3 months	0.25%	0.25%	\$1,000	
		6 months	0.60%	0.60%		
		9 months	0.75%	0.75%		
		12 months	0.90%	0.90%		
		18 months*	0.80%	0.80%		
		24 months	0.80%	0.80%		
		36 months	0.80%	0.80%		

* Rates for 'Odd Terms' between 12M and 18M are available and applied with same rate as 18M term.

*PLEASE CONTACT AN EMPLOYEE FOR FURTHER INFORMATION ABOUT APPLICABLE FEES AND TERMS.

