EAST WEST BANK

ANNUAL PERCENTAGE YIELD
AND ACCOUNT TERMS DISCLOSURE

East West Bank
Premier e-Checking

Interest Rates

Daily Balance			Interest Rate	Annual Percentage Yield
$0.00	to	$9,999.99	0.025%	**0.03%**
$10,000.00	to	$24,999.99	0.025%	**0.03%**
$25,000.00	to	$49,999.99	0.025%	**0.03%**
$50,000.00	to	$99,999.99	0.025%	**0.03%**
$100,000.00	to	$249,999.99	0.045%	**0.05%**
$250,000.00	to	$499,999.99	0.045%	**0.05%**
$500,000.00	to	$999,999.99	0.045%	**0.05%**
$1,000,000.00	to	and above	0.045%	**0.05%**

Variable Rate Account	Your interest rate is variable and may be changed at any time, at our discretion and without prior notice.
Interest Accrual / Payment Frequency	Interest begins to accrue on the day you make your deposit, and is credited to your account on a monthly basis.
Interest Compounding / Computation	Your interest is compounded daily on an actual/365 day basis. We use the daily balance method, which applies a daily periodic rate to the principal in the account each day.

Terms and Conditions

Minimum Opening Balance

$2,500

Account must be funded within 60 days of application approval with a single opening deposit of $2,500 or more. Funding deposits received for an amount that is less than $2,500 are, at the discretion of the Bank, subject to return to the customer.

Accounts that are not funded within 60 days, or that at any time maintain a $0 balance for 60 days or more, will be subject to automatic closure. Requests to re-open an account that has been closed by the Bank or customer are subject to Bank review and approval. If, at the Bank's discretion, an account re-opening request is honored, the minimum opening balance requirement will apply and a re-opening fee will be deducted from the account. The Bank is under no obligation to honor a re-opening request, and not all accounts will qualify for re-opening. Please refer to the East West Bank Fee Schedule, which has been provided with this disclosure, for additional fee information.

Minimum Average Balance Required to Avoid the Monthly Maintenance Fee

Your Monthly Maintenance Fee will be waived if you maintain a:

1. $2,500 average balance in your account each monthly statement cycle

OR

2. $10,000 prior month-end combined average balance in the consumer deposit accounts you own at East West Bank

Monthly Maintenance Fee

$25

Charged per monthly statement cycle if the minimum average monthly balance maintained in the account during the statement cycle does not meet the required minimum.

Additional Terms and Conditions

Qualification Requirements	Limited to individuals 18 years of age or older. One account per customer.
Subject to Bank Approval	Account applications are subject to verification and approval. Submission of an application does not guarantee that East West Bank will open an account for you. Additionally, we may conduct fraud risk assessments both at the time of application, and upon receipt of your initial funding deposit, which may result in your initial funding deposit being subject to certain access and usage limitations until the fraud risk assessments are completed. If you have questions regarding your initial funding deposit after account opening, you can contact us at (CN) +86.400.842.3268 or (U.S.) +1.833.468.8356. East West Bank reserves the right to close an account and return the initial funding deposit to the sender, without prior notice, based on the results of our risk assessment findings.
Account Title and Contact Information	By submitting an application you are requesting to open a Premier e-Checking account at East West Bank, a United States financial institution. If approved, a Premier e-Checking account will be opened in your name, as sole owner. Your contact e-mail address, mobile phone number, primary residence address and alternate account mailing address will be defined based on the information you agreed to share with us. If an alternate account mailing address was not provided, we will use your residence address as the mailing address for your account.
Check Orders	Your East West Bank account will NOT have checks automatically issued. If you would like to order checks you may contact us at (CN) +86.400.842.3268 or (U.S.) +1.833.468.8356.
Check Imaging	Check Imaging is a process of capturing, indexing, storing and retrieving electronic images of checks. Imaging systems replace the handling, distribution and storage of checks with electronic images. The images are retained by us for a period of seven years from the date of posting. By using your account you agree to this procedure and authorize us to destroy the original items and check. You agree to allow any imaged document, or copy thereof, to serve as an original item for any and all purposes, including charging your account or determining the validity of any signatures or otherwise.
Debit Card Issuance / ATM Access	A Debit Card will NOT be automatically issued. If you would like to request a Debit Card you may request a card in the mobile app or contact us at (CN) +86.400.842.3268 or (U.S.) +1.833.468.8356. If requested, your Debit Card will be issued in your name and mailed to the address associated with your Premier e-Checking account. For shipments to China, your Debit Card will be mailed to the one-time shipping address you provided and verified at the time of request. For cards delivered to an international address, a shipping fee will apply. Please refer to the East West Bank Fee Schedule for additional details. Your Premier e-Checking account will be linked as the primary account that can be accessed using the Debit Card.
ATM Withdrawal Fees	There is no charge for using a proprietary East West Bank ATM. East West Bank will not charge you for the first two non-proprietary ATM withdrawals per statement cycle, but will assess a $1.00 fee for each withdrawal thereafter. Additionally, 3rd party ATM usage fees may be charged to your account at the request of the provider operating the non-proprietary ATM.
Other Fees and Services	Additional fees may apply. Please refer to the East West Bank Fee Schedule, which has been provided with this disclosure, for additional fee information.

EAST WEST BANK

East West Bank
DEPOSIT AGREEMENT ADDENDUM

July 1, 2025

This **Deposit Agreement Addendum** amends and supersedes, where applicable, the Bank's **Deposit Agreement** dated 6/1/2024 and applies specifically to accounts opened using the East West Bank Mobile App or Online Banking service.

1. Holds for Uncollected Funds / Delayed Funds Availability

Effective July 1, 2025

The below revised information amends the **"Ability to Withdrawal Funds", "Longer Delays May Apply"** and **"Special Rules for New Accounts"** information contained in the **Holds for Uncollected Funds / Delayed Funds Availability** section of the Bank's **Deposit Agreement**. All other information contained in the **Holds for Uncollected Funds / Delayed Funds Availability** section of the **Deposit Agreement** remains the same.

Ability to Withdrawal Funds - Generally, our policy is to make funds from your deposits available to you on the **first business day** after the day we receive your deposit, although specific account types, check types or deposit methods may be subject to delayed funds availability. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

In many cases we will make the funds from your deposited checks available to you sooner than we are able to collect the funds from the paying bank, and it is possible for a check or other item to be returned to us as unpaid days, weeks or months after we have made the funds available to you. Please remember that even after we have made funds available to you, and you have withdrawn the funds, we have the right to reverse the credit for the deposited checks and/or you are still responsible for repaying us for any checks or other items you deposit or transmit to your account that are returned unpaid to us for any reason.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit in person at one of our branch locations before the close of business on a business day that we are open, we will consider that day to be the day of your deposit. If you deposit a check by Mobile Deposit on a business day before the Mobile Deposit service cutoff time, we will consider that day to be the day of your deposit. (For Mobile Deposit Business Day cutoff time information, please refer to the Mobile Deposit information in the applicable Online Banking Agreement.)

NOTE:
Generally, our close of business is 5:00 p.m. (local time zone), Monday – Friday, however most of our locations close at 6:00 p.m. (local time zone) on Friday. (Note: These times may vary by location.)

If you make a deposit into one of our automated teller machines before 3:00 p.m. (local time zone) on a business day we are open, we may consider that day to be the day of deposit. However, if you make any of the above-mentioned deposits after the cut-of time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply - In some cases, we will **not** make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, including:

- **Mobile Deposits -** Generally, funds from Mobile Deposits made using our Consumer or BusinessExpress Mobile App will be made available the **third business day** after the day of deposit; however, the **first $275** of your Mobile Deposits will be available on the **first business day** after the day of deposit. In certain circumstances longer delays may apply, such as when your Mobile Deposits total **more than $6,725** on any one day, in which case the **amount over $6,725** will generally be available no later than the **seventh business day** after the day of deposit.
- **Other Check Deposits (on a case-by-case basis) -** On a case-by-case basis funds from certain checks that you deposit may not be available until the **second business day** after the day of your deposit; however, the **first $275** of your deposit will be available on the **first business day** after the date of deposit.

If we are not going to make all of the funds from your deposit available on the **first business day**, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send you a notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check (including Mobile Deposits) may be **delayed for a longer period** under the following circumstances:

- We believe a check you deposit will not be paid.

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- You deposit checks totaling **more than $6,725** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the **seventh business day** after the day of your deposit.

Special Rules for New Accounts – If you are a new customer, the following special rules will apply during the **first 30 days** your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the **first $6,725** of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks, will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The **excess over $6,725** will be available on the **ninth business day** after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the **first $6,725** will not be available until the **second business day** after the day of your deposit.

Funds from all other check deposits will be available on the **ninth business day** after the day of your deposit.

NOTE:
The foregoing rules do not apply to deposits of foreign items (items drawn on or payable through or at an office of a depository institution not located in the U.S.).

2. Unauthorized Transactions and Limit on Time to Assert Claims

Effective July 1, 2025

The below revisions to the time frames for you to discover and notify us of any unauthorized transactions on your account(s) amends the **"Unauthorized Transactions and Limit on Time to Assert Claims"** information in the Additional Terms and Conditions section of the Bank's **Deposit Agreement**. All other information contained in the Additional Terms and Conditions section of the **Deposit Agreement** remains the same.

Unauthorized Transactions and Limit on Time to Assert Claims – You are in the best position to discover and report any unauthorized debit to your account.

You agree to review your statements, checks, other records, and other information (for example, paperless statements), sent or made available to you with reasonable promptness, which you agree does not exceed **30 days** after your statement date or the date the information is otherwise made available to you. If you do not receive your statement by the date you usually receive it, call us at once. You assume full responsibility for monitoring and reviewing the activity of your account and the work of your employees, agents, accountants, whether or not you actually receive the statements, and whether or not the statements contain the items bearing an unauthorized signature or alteration.

If you discover and/or believe there is a forgery, alteration, counterfeit check, unauthorized signature, other unauthorized withdrawal or debit and/or other transaction or other problem (individually and/or collectively referred to herein as "problem") related to your account, you must promptly notify your branch of account in writing, of the relevant facts, within **30 days** after your statement date or date of receipt of other information on which the problem was first identified.

Note: If the issue discovered is due to an unauthorized, missing or altered endorsement on an item, you must notify us within 60 days after your statement date or date of receipt of other information on which the problem was first identified.

If you fail to notify us within the time frames specified above of any problem (as defined above) relating to the account, we will not be responsible for subsequent problems, including forgeries or alterations, by the same wrongdoer or that might have been corrected if you had reviewed your statement and information, and reported any problems within such period. (See the *Holds for Uncollected Funds/ Delayed Funds Availability* section for information regarding claims pursuant to a substitute check, covered under the "Check 21 Act".)

Notwithstanding the foregoing, and in addition to any rights we may have under applicable law, if you fail to discover and report to us any problem related to your account(s) within **30 days** of the date the statement on which such problem is reflected is mailed or the information is otherwise made available to you (or other shorter or longer period provided by law or this Agreement), you agree for all purposes to accept the balance indicated in our records as correct and relieve us of further responsibility or liability to you with respect to such problem. You are precluded from asserting, and waive any right to assert, any such problem against us in any proceeding including, without limit, arbitration or court proceeding, after such period.

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Except for shorter periods provided under this Agreement or by applicable law, any action or proceeding brought by you to enforce any obligation, duty, or right arising under or relating to this Agreement or otherwise relating to your account(s) or service(s) provided to you hereunder, must be commenced within 1 year after the cause of action occurs.

These requirements, including notification and liability rules stated in this section, do not apply to consumer account transactions covered by the Electronic Funds Transfer Act. (See the *Electronic Funds Transfers* section for additional information.) Additionally, you also have certain rights under federal law for substitute checks. (See *Substitute Checks and Your Rights*, under the *Holds for Uncollected Funds/Delayed Funds Availability* section, for additional information.)

If you claim a credit or refund because of a forgery, alteration or any other unauthorized withdrawal, you agree to provide us with a declaration containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the claimed loss. You also agree to make a report to the police and to provide us with a copy of the report upon request.

We will have a reasonable period of time to investigate the circumstances surrounding any claimed loss. During our investigation, we will have no obligation to provisionally credit your account, unless otherwise required by law (e.g., in connection with certain consumer electronic funds transfer services).

If, after conducting an investigation, we determine that you are entitled to a credit, the credit shall be limited to the amount withdrawn from the account. This limit shall be reduced, whether in whole or in part, by the percentage of the loss caused by any of the following: (1) any action or omission by you or anyone acting pursuant to your express or implied authority, (2) any action or omission of any third party which we could not have discovered using reasonable and ordinary care, or (3) any action or omission of any third party which could have been prevented by you in the exercise of ordinary care. In no event shall the Bank, or any of its employees, agents, or subcontractors be liable for any special or consequential damages, including, but not limited to, lost profits.

You also agree that we will have no liability for items paid that were forged or altered in a manner such that the fraud could not be reasonably detected by us.

You agree to pursue all rights you may have under any insurance policy covering any loss and to provide us with information regarding coverage, and to the extent your employee is involved, to exhaust all remedies against your insurance or bonding company, before filing a claim against us for problems (as defined above). You agree that any recovery you receive will be applied toward the loss you claim against us. (See *Limiting Our Liability*, under the *Additional Terms and Conditions* section, for additional information.) If we reimburse you for a loss and the loss is covered by insurance, you agree to assign us your rights under the insurance policy to the extent of our reimbursement, in accordance with this provision. You waive all rights of subrogation against us with respect to any insurance policy or bond.

3. Funds Transfers – Confirming Your Instructions

Effective July 1, 2025

The below revision to the time frame for you to discover and notify us of any errors, irregularities or unauthorized transactions related to your funds transfer instructions amends the **"Confirming Your Instructions"** information in the **Funds Transfers** section of the Bank's **Deposit Agreement**. All other information contained in the **Funds Transfers** section of the **Deposit Agreement** remains the same.

Confirming Your Instructions – We will send you a confirmation of your funds transfer instructions and/or account statements. You agree to review them and notify us immediately of any errors, unauthorized transactions or irregularities. In all cases, if you fail to notify us in writing of any such discrepancy within a reasonable period of time (not exceeding 30 days after your statement date or the date we mailed or electronically delivered the confirmation, whichever was sent first), you agree that we shall not be liable for any other losses resulting from your failure to give such notice or any loss of interest with respect to a funds transfer that is or should have been shown. If you fail to notify us in writing of any such discrepancy within one year from our mailing of such confirmation or account statement, you will be precluded from asserting the discrepancy against us. (See *Unauthorized Transactions and Limit on Time to Assert Claims*, under the *Additional Terms and Conditions* section, for additional information.)

4. New Account Funds Usage Limitations

Effective September 23, 2023

New accounts that are opened through our Mobile App or Online Banking service may be subject to certain access and usage limitations until the Bank's new account fraud risk assessment has been completed. This fraud risk assessment hold may result in your initial funding deposit not being readily available for uses that may otherwise be generally permitted under the terms of the Bank's **Deposit Account Agreement** or other agreements governing your account and services. Please refer to the **Annual Percentage Yield and Account Terms Disclosure** received at account opening for additional details.

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5. State Law Applicability for Digitally Acquired Consumer Customers

Effective September 23, 2023

Accounts opened by consumers that become a Bank customer using the **East West Bank** Mobile App or Online Banking service will be established at a California location and be subject to California state specific laws, unless they used or entered an "invite link" provided by an East West Bank branch located in another state, in which case their account(s) will be established at that branch location and subject, where applicable, to that state's specific laws as defined in the Bank's **Deposit Agreement**.