

## Account Conversion Chart and Disclosure

If your account with former Far East National Bank is...	Your new Cathay Bank account will be...	Cathay Bank Product Information (Items in bold identify differences from your former Far East National Bank account terms.) Please refer to the enclosed Cathay Bank Deposit Account Agreement, Rate Sheet, and Schedule of Fees for all terms and conditions that will apply to your new account.
Personal Checking or Personal DDA or Regular Personal DDA	Personal Checking	<ul style="list-style-type: none"> <li>• Interest: Non-interest bearing</li> <li>• Minimum Opening Deposit: \$100</li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$1,000</b></li> <li>• <b>Monthly Service Charge: \$10</b></li> </ul>
Every 1 Checking (Interest Bearing)	Personal Checking	<ul style="list-style-type: none"> <li>• <b>Interest: Non-interest bearing</b></li> <li>• Minimum Opening Deposit: \$100</li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$1,000</b></li> <li>• <b>Monthly Service Charge: \$10</b></li> </ul>
Personal Checking (primary owner age 62 or older receiving direct deposit of Social Security, pension or other retirement income) or Senior Checking	Cathay 62	<ul style="list-style-type: none"> <li>• Interest: Non-interest bearing</li> <li>• Minimum Opening Deposit: \$100</li> <li>• Minimum Daily Balance to Avoid Monthly Service Charge: No minimum daily balance required</li> <li>• Monthly Service Charge: No monthly service charge</li> </ul>
Money Management Account Core or Premier Interest Checking or Personal Interest Checking	Cathay ValuePlus Checking	<ul style="list-style-type: none"> <li>• Interest<sup>1</sup>: Variable, Tiered rates. Refer to enclosed Rate Sheet for more information.</li> <li>• <b>Interest Compounding and Crediting: Compounds monthly.</b> Paid monthly. If account is closed before interest is credited, you will not receive accrued interest.</li> <li>• <b>Interest Accrual: Interest begins to accrue no later than the business day on which we receive credit for the deposit of noncash items.</b></li> <li>• <b>Minimum Opening Deposit: \$2,000</b></li> <li>• Minimum Daily Balance to Obtain Annual Percentage Yield: \$2,000. Interest is earned every day in the period an account equals or exceeds the required minimum daily balance.<sup>2</sup></li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$2,000 in the account or a combined balance of \$10,000 in other consumer deposit accounts</b></li> <li>• <b>Monthly Service Charge: \$15</b></li> <li>• <b>Incoming Wire and Foreign ATM Withdrawal Fees: No fee waivers</b></li> </ul>
Business Checking or Business Checking (with lockbox) or Basic Business Checking	Business Checking	<ul style="list-style-type: none"> <li>• Interest: Non-interest bearing</li> <li>• <b>Minimum Opening Deposit: \$200</b></li> <li>• <b>Monthly Service Charge. No monthly service charges. Activity fees apply:</b> <ul style="list-style-type: none"> <li>➢ <b>\$.25 per paid item in excess of 50 per monthly statement cycle</b></li> <li>➢ <b>\$1 per deposit in excess of 25 per monthly statement cycle</b></li> </ul> </li> </ul>
Business NOW – AAS or Business Interest Checking	Business Interest Checking	<ul style="list-style-type: none"> <li>• Interest Rate<sup>1</sup>: Variable rate. Refer to enclosed Rate Sheet for more information.</li> <li>• Interest Compounding and Crediting: Compounds daily. Paid monthly. If account is closed before interest is credited, you will not receive accrued interest.</li> <li>• <b>Minimum Opening Deposit: \$1,000</b></li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$1,000 or combined balance of \$10,000 in all your business money market or business savings accounts</b></li> <li>• <b>Monthly Service Charge: \$10</b> <ul style="list-style-type: none"> <li>➢ <b>\$.25 per paid item in excess of 50 per monthly statement cycle</b></li> <li>➢ <b>\$1 per deposit in excess of 25 per monthly statement cycle</b></li> </ul> </li> </ul>
Analyzed Business Checking or Business Checking (AAS with Lockbox)	Commercial Analysis Checking	<ul style="list-style-type: none"> <li>• Earnings credit allowance to offset service charge.</li> <li>• <b>Minimum Opening Deposit: \$200</b></li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: Earnings allowance on Available for Services balance can be used to offset service charge</b></li> <li>• <b>Monthly Service Charge: \$10</b></li> </ul>

<sup>1</sup> At our discretion, we may change the interest rate on your account. Rates may change as often as daily.

<sup>2</sup> We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

<sup>3</sup> You may make up to six withdrawals and/or transfers each monthly statement cycle (e.g., check, preauthorized or automatic transfer, draft, point-of-sale debit card, telephone and/or online banking). This limit does not apply to transfers made in person, by mail, and by ATM, and does not apply to transfers to pay a loan with us. **An Excess Withdrawal Fee of \$10 will be charged for each transaction exceeding the limit.**

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Personal Money Market or Platinum MMA Checking or Super Money Market	Smart Money Market	<ul style="list-style-type: none"> <li>• Interest Rate<sup>1</sup>: Variable, tiered rates. Refer to enclosed Rate Sheet for more information.</li> <li>• <b>Interest Compounding and Crediting: Compounds monthly.</b> Paid monthly. If account is closed before interest is credited, you will not receive accrued interest.</li> <li>• <b>Interest Accrual: Interest begins to accrue no later than the business day on which we receive credit for the deposit of noncash items.</b></li> <li>• <b>Minimum Opening Deposit: \$5,000</b></li> <li>• Minimum Daily Balance to Obtain Annual Percentage Yield: \$.01. Interest is earned every day in the period an account equals or exceeds the required minimum daily balance.<sup>2</sup></li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$5,000</b></li> <li>• <b>Monthly Service Charge: \$10</b></li> <li>• Transaction Limits Apply<sup>3</sup></li> </ul>
Corporate Tiered Money Market or Business Money Market or Business Platinum MMA Checking or Business MMA or Business Money Market – AAS	Business Money Market	<ul style="list-style-type: none"> <li>• Account may be Analyzed or Non-analyzed</li> <li>• Interest Rate<sup>1</sup>: Variable, tiered rates. Refer to enclosed Rate Sheet for more information.</li> <li>• <b>Interest Compounding and Crediting: Compounds monthly.</b> Paid monthly. If account is closed before interest is credited, you will not receive accrued interest.</li> <li>• <b>Interest Accrual: Interest begins to accrue no later than the business day on which we receive credit for the deposit of noncash items.</b></li> <li>• <b>Minimum Opening Deposit: \$10,000</b></li> <li>• Minimum Daily Balance to Obtain Annual Percentage Yield: \$.01. Interest is earned every day in the period an account equals or exceeds the required minimum daily balance.<sup>2</sup></li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$10,000</b></li> <li>• <b>Monthly Service Charge: \$12</b></li> <li>• Transaction Limits Apply<sup>3</sup></li> </ul>
Ultimate Savings or Employee Savings	Statement Savings	<ul style="list-style-type: none"> <li>• Interest Rate<sup>1</sup>: Variable, Tiered rates. Refer to enclosed Rate Sheet for more information.</li> <li>• Interest Compounding and Crediting: Compounds daily. Paid monthly. If account is closed before interest is credited, you will not receive accrued interest.</li> <li>• Interest Accrual: Interest begins to accrue on the business day you deposit noncash items.</li> <li>• <b>Minimum Opening Deposit: \$100</b></li> <li>• Minimum Daily Balance to Obtain Annual Percentage Yield: \$0.01. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.<sup>2</sup></li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$500</b></li> <li>• <b>Monthly Service Charge: \$3</b></li> <li>• Transaction Limits Apply<sup>3</sup></li> <li>• <b>Statement: Quarterly. You will receive a monthly statement in any month you have an electronic transaction.</b></li> </ul>
Business Savings or Premium Business Savings	Business Savings	<ul style="list-style-type: none"> <li>• Interest Rate<sup>1</sup>: Variable, Tiered rates. Refer to enclosed Rate Sheet for more information.</li> <li>• Interest Compounding and Crediting: Compounds daily. Paid monthly. If account is closed before interest is credited, you will not receive accrued interest.</li> <li>• Interest Accrual: Interest begins to accrue on the business day you deposit noncash items.</li> <li>• <b>Minimum Opening Deposit: \$500</b></li> <li>• Minimum Daily Balance to Obtain Annual Percentage Yield: \$0.01. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.<sup>2</sup></li> <li>• <b>Minimum Daily Balance to Avoid Monthly Service Charge: \$500</b></li> <li>• <b>Monthly Service Charge: \$3</b></li> <li>• Transaction Limits Apply<sup>3</sup></li> <li>• <b>Statement: Quarterly. You will receive a monthly statement in any month you have an electronic transaction.</b></li> </ul>

<sup>1</sup> At our discretion, we may change the interest rate on your account. Rates may change as often as daily.

<sup>2</sup> We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

<sup>3</sup> You may make up to six withdrawals and/or transfers each monthly statement cycle (e.g., check, preauthorized or automatic transfer, draft, point-of-sale debit card, telephone and/or online banking). This limit does not apply to transfers made in person, by mail, and by ATM, and does not apply to transfers to pay a loan with us. **An Excess Withdrawal Fee of \$10 will be charged for each transaction exceeding the limit.**

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Certificate of Deposit	Certificate of Deposit	<ul style="list-style-type: none"> <li>• Interest: Fixed rate for the term until the maturity date.<sup>2</sup> The annual percentage yield assumes interest remains on deposit.</li> <li>• Interest Compounding and Crediting: Compounds monthly. Paid monthly. If account is closed before interest is credited, you will receive accrued interest.</li> <li>• Interest Accrual: Interest begins to accrue on the business day you deposit noncash items.</li> <li>• Minimum Opening Deposit: \$2,500</li> <li>• Transaction Limits: Deposits not allowed until the maturity date.</li> <li>• Early Withdrawal Penalty: We may impose a penalty if you withdraw any of the principal before the maturity date as follows:               <ul style="list-style-type: none"> <li>➤ <b>7- to 31-day term: Greater of (a) 7 days' interest on the amount withdrawn subject to penalty, if the withdrawal is made within the first 6 days after deposit, or (b) all interest accrued on the amount withdrawn subject to penalty, or (c) half of the interest that would have been accrued at maturity.</b></li> <li>➤ <b>32-day to 1-year term: 30 days' interest</b></li> <li>➤ <b>1-year or longer term: 90 days' interest</b></li> </ul> </li> <li>• Renewal: Account renews automatically at maturity. Grace period to withdraw the funds without an early withdrawal penalty:               <ul style="list-style-type: none"> <li>➤ 10-day grace period for terms of 31 days or more</li> <li>➤ <b>4-day grace period for terms of less than 31 days after the maturity date</b></li> </ul> </li> </ul>
Retirement Certificate of Deposit	Retirement Certificate of Deposit	<p>Same terms as above Certificate of Deposit, with the exception of:</p> <ul style="list-style-type: none"> <li>• <b>Minimum Opening Deposit: \$100</b></li> <li>• <b>Transaction Limits: Deposits of \$100 or more allowed during term</b></li> <li>• Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA agreement or your tax advisor for additional information.</li> </ul>

<sup>1</sup> At our discretion, we may change the interest rate on your account. Rates may change as often as daily.

<sup>2</sup> We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

<sup>3</sup> You may make up to six withdrawals and/or transfers each monthly statement cycle (e.g., check, preauthorized or automatic transfer, draft, point-of-sale debit card, telephone and/or online banking). This limit does not apply to transfers made in person, by mail, and by ATM, and does not apply to transfers to pay a loan with us. **An Excess Withdrawal Fee of \$10 will be charged for each transaction exceeding the limit.**