



Community Reinvestment Act

Public File

Section IV

List of services generally offered at the branches
(including Schedule of Fees)

Products & Services

Deposit Products:

Personal Depository Accounts

- Personal Checking – non-interest bearing
- Personal Super NOW (Interest Checking)
- Personal Super Mega NOW (Interest Checking) *(Promotion no longer open new acct.)*
- Golden Checking – non-interest bearing
- Tiered Personal Money Market
- Tiered Personal Savings
- Personal Time Deposit

Business Depository Accounts

- Business Checking – non-interest bearing
- Business Super NOW (Interest Checking)
- Business Super Mega NOW (Interest Checking) *(Promotion no longer open new acct.)*
- Tiered Business Money Market
- Tiered Business Savings
- Business Time Deposit

Loan Products:

- Commercial Real Estate Loan
- Construction Loan
- Business Loan
- SBA Guaranteed Loan

Other Related Services*:

- ✓ Safe deposit box rental service
- ✓ Night depository*¹ and Bank-by- Mail service
- ✓ Electronic Funds Transfer services (phone/fax and wire transfer)
- ✓ ATM service
- ✓ Courier service
- ✓ Armored transport service
- ✓ Merchant Processing Referral (to US Bankcard merchant services)
- ✓ Credit Card Referral (Agent for TCM Bank)
- ✓ On-Line Banking

➤ Personal On-Line Banking	➤ Business on-Line Banking
<ul style="list-style-type: none"> • Account Summary and Detail (Balance Inquiry) 	<ul style="list-style-type: none"> • Account Summary and Detail (Balance Inquiry)
<ul style="list-style-type: none"> • eStatement 	<ul style="list-style-type: none"> • View Intra-day memo
<ul style="list-style-type: none"> • On-line Check Image 	<ul style="list-style-type: none"> • eStatement

➤ Personal On-Line Banking	➤ Business on-Line Banking
• Transaction Export (available soon)	• On-line Check Image
• Internal Account Transfer	• Transaction Export (available soon)
• External Account to Account (A2A) – might cancel for similar reason to Popmoney risk model issue.	• Internal Account Transfer (including loan transfer)
• Person to Person Transfer (P2P) - cancelled	• Bill Payment
• Bill Payment	• Remote Deposit Capture
• Stop Payment	• Stop Payment
• E-Greetings	• Internal Account Transfer
	• ACH Origination

*Refer to bank's Fee schedule for charges

- ✓ Mobile Banking – Retail Customers Effective October 18, 2018
- ✓ - Commercial Customers Effective October 26, 2018

Automatic Balance Sweep for sub-account transfer within Master Account available for both personal and business, including:

- Deficit Transfer {Total Debit Transfer}
- Minimum Balance Transfer (to maintain minimum balance)
- Maximum Balance Transfer (to maintain maximum balance)
- Scheduled Transfer (fixed amount, fixed schedule) - internal or external

Hours of Operations:

- Monday to Thursday 9:00am to 5:00pm
- Friday 9:00am to 6:00pm
- Saturday+ 10:00am to 2:00pm

+ Effective 1/5/2013, Rowland Heights branch will not open for business on Saturday

*¹ Effective 05/03/2017 Rowland Height Branch do not have night deposit service

Online Banking Fees and Charges

Consumer Accounts

Online Banking Service.....	no charge
Check Printing Charges	at cost
Check Images	no charge
Export History to Financial	no charge
Real-Time Account Balance.....	no charge
Stop Payments.....	\$20.00
Transfer Funds Between Account.....	no charge
View Account Statements and Check Images.....	no charge

Business Accounts

Online Banking Service.....	no charge
Check Printing Charges	at cost
Check Images	no charge
Export History to Financial	no charge
Outgoing Wire - Domestic.....	\$20.00
Outgoing Wire - International	\$25.00
Wire Template Set Up by Bank.....	\$5.00 per template
Real-Time Account Balance.....	no charge
Stop Payments.....	\$20.00
Transfer Funds Between Account.....	no charge
View Account Statements and Check Images.....	no charge
Tax Payment Template	\$5.00
ACH or Tax Payment template Set Up by Bank...	\$5.00 per template
ACH Transfer.....	\$0.10 per entry

These fees are subject to change without prior notice.
We reserve the right to assess charges for services not listed in this schedule of fees.

Bill Payment Fees:

Normal Consumer/Business Bill Pay.....	no charge
Consumer Same-Day Bill Pay	\$12.00
Consumer Overnight Check.....	\$20.00

Consumer Account to Account Transfer

Incoming Transfers from another Bank.....	no charge
Outgoing Transfers to another Bank.....	\$2.00

Popmoney (Consumer Only)

Popmoney Stop Payment	\$20.00
Send Money Fee	\$1.00 per transfer
Request Money Fee	\$1.00 per transfer
e-Greetings.....	\$0.25

CORPORATE HEADQUARTER

245 West Valley Blvd.
San Gabriel, CA 91776-3737
Tel: (626) 282-3000
Fax: (626) 282-9333

San Gabriel Branch

245 West Valley Blvd.
San Gabriel, CA 91776-3737
Tel: (626) 282-3000
Fax: (626) 282-9333

Rowland Heights Branch

1370 S. Fullerton Road # 101
Rowland Heights, CA 91748-1247
Tel: (626) 839-6060
Fax: (626) 839-9700

Irvine Branch

3996 Barranca Parkway, Ste 100
Irvine, CA 92606-8240
Tel: (949) 262-1331
Fax: (949) 262-1333

Hacienda Heights Branch

17188 Colima Road, Suite A
Hacienda Heights, CA 91745-6787
Tel: (626) 839-6200
Fax: (626) 839-0700

Arcadia Branch

1415 S. Baldwin Ave.,
Arcadia, CA 91007-7922
Tel: (626) 445-8900
Fax: (626) 445-3900



Schedule Of Fees

(Effective June 1, 2016)

SCHEDULE OF FEES (Effective June 1, 2016)

ACCOUNT CLOSED FEE

All Checkings & Savings Within 90 days.....\$15.00

ATM CHARGES

ATM Card Replacement.....\$5.00
 Withdrawal at a non-Mega Bank Machine.....no charge
 Balance Inquiry at non-Mega Bank Machine.....no charge
 Point-of Sale Transaction.....no charge

AUTOMATIC TRANSFER \$5.00 for setup

CHECK CASHING FOR NON-CUSTOMER.....\$5.00

CHECK/DRAFT COLLECTIONS

Incoming.....\$20.00
 Outgoing.....\$20.00
 Foreign-Incoming.....\$30.00
 Foreign-Outgoing.....\$30.00

COUNTER CHECKS \$0.50 per check

COURIER SERVICE at cost + 10%

DEPOSITED CHECK RETURNED.....\$10.00

DEPOSIT CORRECTION\$5.00

DORMANT ACCOUNT

Escheatment notice (as allowed by State Law).....\$2.00

EXCESSIVE WITHDRAWAL.....\$10 per transaction

FAILURE TO FURNISH TIN (or incorrect TIN).....\$50.00

LEGAL PROCESS\$75 + cost

NIGHT DEPOSITORY SERVICE

Night Depository Service.....no charge
 Night Depository Key Deposit.....\$25.00
 Night Depository Bag Deposit.....\$10.00
 /40bags

NON-SUFFICIENT FUNDS CHARGES

Paid item\$25.00/item
 Unpaid item\$25.00/item
 (Daily cap \$200.00 for both items)

NOTARY FEE

(For Bank Document Only.....no charge

OFFICIAL CHECKS

Cashier's Check.....\$5.00

REDEPOSIT RETURNED CHECK.....\$2.00 per check

RESEARCH

Labor Per Hour.....\$40.00
 plus \$0.50 per copy
 (Min \$40.00)
 Special Statement Request.....\$5.00
 Copy of Image Check.....\$2.00
 Copy of Deposit Slip.....\$2.00
 Copy of Deposit Item.....\$2.00

SAFE DEPOSIT BOX

5X5.....\$40.00
 5X10.....\$75.00
 10X10.....\$150.00
 Key Deposit.....\$25.00
 Key Replacement.....\$25.00
 Forced Open Box.....at cost + \$20.00

STOP PAYMENT - NEW OR RENEWAL

ACH.....\$20.00
 Cashier's Check.....\$20.00
 On-Line Stop Payment.....\$20.00
 Posted Dated.....\$20.00
 Range of Checks.....\$50.00

TELEPHONE TRANSFER.....\$2.00 per transfer

WIRE TRANSFER

Outgoing Domestic Wire.....\$25.00
 Outgoing International Wire.....\$30.00
 Incoming Wire.....\$10.00

Wire Cancellation.....\$10.00
 Wire Transfer Trace Request (Domestics).....\$10.00
 Wire Transfer Trace Request (International).....\$20.00
 Customized Wire Notification by Email or Fax.....\$5.00 setup fee

VERIFICATION OF DEPOSIT/LOAN\$10.00

RETIREMENT TIME DEPOSIT ACCOUNT (IRA)

Annual Fee.....\$15.00
 Premature Distribution/Account Closing Fee.....\$15.00

SPECIAL MAILING SERVICE

Hold Mail Service (monthly charge).....\$10.00
 Foreign Mail Service.....\$10.00

Remote Capture Equipment Leasing/Monthly.....\$50.00
 Remote Capture one time set up.....\$100.00
 Penalty for closing within 12 month or non-return of scanner upon service termination.....\$250.00

Lockbox and Account Control Service.....\$100.00 setup fee and \$0.25 per item

BUSINESS ACCOUNT ANALYSIS

Monthly Maintenance.....\$15.00

ACH Transfer.....\$0.10 per entry

Additional Statement.....\$5.00

Armored Car Service.....at cost + 10%

Check Paid.....\$0.15
 Transit Check Deposited.....\$0.10
 Currency Deposit or Paid Out.....\$1.00/1000
 Coin Deposit or Paid Out.....\$0.15/roll
 Deposit Correction.....\$5.00 each
 Deposit Posted.....\$1.00

Deposited Check Returned.....\$10.00

FDIC Insurance.....Current Rate

Lockbox and Account Control Service.....\$100.00 setup fee and \$0.25 per item

N.S.F.Paid Item.....\$25.00
 N.S.F.Unpaid Item.....\$25.00
 (Daily cap \$200.00 for both items)

Remote Capture Equipment Leasing/Monthly.....\$50.00
 Remote Capture one time set up.....\$100.00
 Penalty for closing within 12 month or non-return of scanner upon service termination.....\$250.00

Redeposit Returned Item.....\$2.00

Stop Payment.....\$20.00
 Stop Payment online.....\$20.00

Incoming Wire Transfer.....\$10.00

Outgoing Wire Transfer
 Domestic.....\$25.00
 International.....\$30.00

These fees are subject to change without prior notice.
 We reserve the right to assess charges for services not listed in this schedule of fees.



Account Disclosure for Super Mega NOW Account

<i>Effective February 6, 2018</i>	Personal Super Mega NOW	Business Super Mega NOW
*Minimum Opening Requirement	\$60,000.00	\$60,000.00
Balance to Waive Monthly Service Charge	\$2,500.00 average daily balance	\$2,500.00 average daily balance
*Monthly Service Charge	\$10.00 / per month plus \$0.25 per debit item	\$10.00 / per month plus \$0.25 per debit item
Interest	Compounded Monthly	Compounded Monthly
Feature	Unlimited Check Writing Free Online Banking	Unlimited Check Writing "Account may be subject to account analysis"
ATM Access	Unlimited access to (self) Bank ATM	N/A
Check Printing Fee	Check printing fee varies depending on style and quantity of order	Check printing fee varies depending on style and quantity of order

****Please refer to branch representative for detailed terms and conditions regarding applicable Annual Percentage Yield and other fees and charges which may apply to your account.***

Please refer to Mega Bank Personal Account Disclosure or Business Account Disclosure for other available deposit account products.



PRODUCT OFFER END ON APRIL 30, 2018.



LOCATIONS:

San Gabriel
(626) 281-8228

Hacienda Heights
(626) 839-6200

Rowland Heights
(626) 839-6060

Irvine
(949) 262-1331

Arcadia
(626) 445-8900