



ANNUAL PERCENTAGE YIELD AND ACCOUNT TERMS DISCLOSURE

FOR: Global Bridge Business Checking

DATE:	ACCOUNT:		
INTEREST RATE AND ANNUAL PERCENTAGE YIELD WILL BE DETERMINED BY YOUR DAILY BALANCE	DAILY BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD
RATE INFORMATION	Non-Interest Bearing		
MINIMUM OPENING BALANCE	\$10,000		
ACCOUNT SETUP FEE	\$1,000 one-time fee per account setup * * This one-time fee will be charged to the account after account opening.		
ACCOUNT MAINTENANCE FEE	\$150 each statement cycle - WAIVED if your Global Bridge Business Checking account <u>or</u> , if applicable, the consumer deposit accounts belonging to any one of the beneficial owners of the business entity meet the below listed minimum average balance requirements. (See Transaction Limits section for transactions that are included in your Account Maintenance Fee . For additional fee information, please refer to the Global Bridge Business Checking Fee Schedule and East West Bank Business Fee Schedule , which have been provided along with this disclosure.)		
MINIMUM AVERAGE BALANCE REQUIRED TO AVOID ACCOUNT MAINTENANCE FEE	<ol style="list-style-type: none"> \$100,000 average monthly account balance in your Global Bridge Business Checking OR \$100,000 average monthly combined balance in a beneficial owner's consumer deposit accounts (The average monthly balance for your Global Bridge Business Checking account will be determined based on the account's prior month-end average balance. The average monthly combined balance for a beneficial owner will be determined based on the aggregate total of the prior month-end average balances maintained in the consumer deposit accounts they own at East West Bank. The beneficial owner of the business entity must be identified in the records of the Bank to qualify. If either of these average balance requirements are met, then the Global Bridge Business Checking account will not be assessed an Account Maintenance Fee .)		
TRANSACTION LIMITS Monthly statement cycle transactions included in your Account Maintenance Fee .	300 combined Transactions including: <ul style="list-style-type: none"> Checks written and paid against your account [per check] Checks deposited to your account [per check] ACH/Pre-Authorized Debits and Credits [per transaction] (Please refer to the Global Bridge Business Checking Fee Schedule , which has been provided along with this disclosure, for the <u>fees and charges applicable to transactions that exceed these limits.</u>)		
ADDITIONAL OPTIONAL SERVICES	Additionally, the Global Bridge Business Checking product package offers value-added pricing discounts on Optional Services including our: <i>businessBridgePremier</i> Online Banking <u>and</u> Wire Module services. Please contact your Account Officer or Relationship Manager for additional details. (The Global Bridge Business Checking product package Optional Services are subject to customer qualification and Bank approval. The Bank reserves the right to make changes to the Global Bridge Business Checking pricing and Optional Services at any time and at our discretion.)		
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 the bank 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 checks. 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. Upon request by you, we will provide you, without charge, with legible copies of two (2) checks from your account statement. Additional imaged copies of cancelled checks are subject to applicable service charges. You can request these copies by telephoning us at (888) 761-3967. To produce a copy, we need your account number, check number, exact amount of check and the date the check was paid. You agree that if we provide your requested copies within 5 (five) business days that we will have provided the copies within a reasonable time. If we need more time, we will inform you when the copy will be available.		
ATM ACCESS	Subject to request and Bank approval		
TRANSACTION FEE AT PROPRIETARY ATM	No charge		
NETWORK ATM WITHDRAWAL FEE	No fee for the first 2 withdrawals per month. \$1.00 for each withdrawal thereafter. (3 rd party ATM usage fees may be charged to your account at the request of the 3 rd party operating the non-proprietary ATM.)		
Note: Fees may vary by Customer, and fees and products may change from time to time without notice unless required by law. This disclosure supersedes any previous brochure or fee schedule provided by us. Please refer to contact your Account Officer or Relationship Manager for additional products, services and fee information.			