



PO Box 20009, New York, NY 10001

www.kebhana.us

December 13, 2017

RE: Notice of Change in Your Business Checking Account

Dear Valued Customer:

Thank you for banking with KEB Hana Bank USA, National Association ("Bank") and entrusting our banking family with your financial needs. To streamline the Bank's existing business checking accounts, we are converting those no-longer offered accounts to one of the three currently offered business checking accounts **as of February 1, 2018**. The three business checking accounts currently offered at the Bank are: Convenience Business Checking, Business Value Checking and Global Business Checking. This conversion may result in change in monthly service charge and other fees. You can make your own choice of which of the three business checking accounts best suits your business needs.

What You Should Do

Please call or visit one of our branches **by January 31, 2018** so that you can convert your existing business checking account to the one that meets your business needs. Please refer to the back of this letter for more details about the accounts and the contact information of our branches. If we do not hear from you by January 31, 2018, your account will automatically be converted to Business Value Checking on February 1, 2018.

Kindly note that our customer service representatives will be available to assist you any time during the banking hours. You are also welcomed to visit one of our branches to make the change.

We apologize for any inconvenience this conversion may cause, and thank you for your understanding. We trust this transition will better suit your business needs and make your banking experience more convenient and efficient.

If you have any questions, please contact us at the numbers shown on the back. We value you as a customer and look forward to your continued patronage.

Yours Sincerely,

Chris Y. Hwang
Chief Business Officer
KEB Hana Bank USA, N.A, Member FDIC



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Business Checking Accounts

Products	Convenience Business Checking*	Business Value Checking*	Global Business Checking
Minimum Opening Balance	\$100	\$100	\$100
Minimum Daily Balance	N/A	\$1,500	N/A
Monthly Service Charge	\$0	\$15 (can be avoided by maintaining a minimum daily balance of \$1,500)	For detailed fee schedule, please visit our branch or website.
Description	Tailored for businesses who receives payments primarily by credit cards and cash	Tailored for small professional companies who receive payments primarily by check	An analyzed account targeted for larger or more complex businesses or businesses with more than \$10,000 cash transactions per week
Others	Unlimited ACH credits 30 ACH debits free \$0.35 per item charge for additional ACH debits \$0.50 per item charge for checks written or deposited	Unlimited ACH and check transactions	Monthly fees assessed depending on type and volume of transactions. Fees can be offset by maintaining higher collected balance.

*Customers who deposit or withdraw cash exceeding \$10,000 in the aggregate per week subject the account to review and conversion to Global Business Checking at the Bank's sole discretion.

Branches

New York

5th Avenue (Monday – Friday: 8:30 AM - 5:00 PM)

309 5th Avenue, New York, NY 10016

(T) 212-689-3330 (F) 212-685-4136

Flushing (Monday – Friday: 8:30 AM - 5:00 PM, Saturday: 9:00 AM – 1:00 PM)

156-44 Northern Blvd., Flushing, NY 11354

(T) 718-412-1258 (F) 718-445-3217

New Jersey

Fort Lee (Monday – Friday: 8:30 AM - 5:00 PM, Saturday: 9:00 AM – 1:00 PM)

2024 Center Avenue, Oak Tree Center, Fort Lee, NJ 07024

(T) 201-592-7306 (F) 201-592-8380