

Personal Account Disclosures & Fee Schedule

Effective January 1, 2012

**FAR EAST
NATIONAL BANK**

 **SinoPac Holdings** Group Company

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ACCOUNT DISCLOSURES

Personal Checking Account

Minimum balance to open the account: \$200.00
Minimum balance to avoid imposition of monthly maintenance and per debit fees: \$500.00
Fees: Monthly maintenance fee of \$6.00 plus \$0.20 per debit.

Every1 Checking Account

Rate information: Your interest rate and Annual Percentage Yield may change.

Balance tiers:
 \$1,000.00 to \$4,999.99 Interest rate: _____ APY: _____
 \$5,000.00 and up Interest rate: _____ APY: _____

Frequency of rate changes: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest is compounded every day. Interest will be credited to your account every statement cycle.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account: \$100.00
Minimum balance to avoid imposition of fees: None.

Minimum balance to obtain the disclosed Annual Percentage Yield: \$1,000.00

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees: No monthly or regular transaction fees.

Personal NOW Account

Rate information: Your interest rate and Annual Percentage Yield may change.

Interest rate: _____ APY: _____

Frequency of rate changes: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest is compounded every day. Interest will be credited to your account every statement cycle.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account: \$200.00

Minimum balance to avoid imposition of monthly maintenance and per debit fees: \$1,000.00

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees: Monthly maintenance fee of \$6.00 plus \$0.20 per debit.

Super Money Market Account

Rate information: Your interest rate and Annual Percentage Yield may change.

Balance tiers:
 \$0.01 to \$4,999.99 Interest rate: _____ APY: _____
 \$5,000.00 to \$24,999.99 Interest rate: _____ APY: _____
 \$25,000.00 to \$249,999.99 Interest rate: _____ APY: _____
 \$250,000.00 to \$999,999.99 Interest rate: _____ APY: _____
 \$1,000,000.00 and up Interest rate: _____ APY: _____

Frequency of rate changes: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest is compounded every day. Interest will be credited to your account every statement cycle.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account: \$2,500.00

Minimum balance to avoid imposition of monthly maintenance fee: \$2,500.00

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations: You may only make up to six withdrawals and/or transfers each monthly statement cycle (or each month if you have a quarterly statement) by means of pre-authorized, automatic, telephone, or online banking transfer; or by check, draft, debit card, or similar order to third parties if they are allowed on your account. If you exceed these limitations, we may refuse to honor the excessive transactions, remove your transfer privileges, close the account without prior notice, convert it to another type of account, and/or impose a fee for exceeding the limits.

Fees: Monthly maintenance fee of \$10.00. Per item fee of \$10.00 for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) in excess of the above transaction limitations.

Personal Savings Account

Rate information: Your interest rate and Annual Percentage Yield may change.

Balance tiers:

\$0.01 to \$9,999.99 Interest rate: _____ APY: _____

\$10,000.00 to \$99,999.99 Interest rate: _____ APY: _____

\$100,000.00 and up Interest rate: _____ APY: _____

Frequency of rate changes: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest is compounded every day. Interest will be credited to your account every quarter.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account: \$200.00

Minimum balance to avoid imposition of quarterly maintenance fee: \$200.00

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations: You may only make up to six withdrawals and/or transfers each monthly statement cycle (or each month if you have a quarterly statement) by means of pre-authorized, automatic, telephone, or online banking transfer; or by check, draft, debit card, or similar order to third parties if they are allowed on your account. If you exceed these limitations, we may refuse to honor the excessive transactions, remove your transfer privileges, close the account without prior notice, convert it to another type of account, and/or impose a fee for exceeding the limits.

Fees: Quarterly maintenance fee of \$3.00. Excess withdrawal fee of \$1.50 for each withdrawal in excess of three during a quarter if the daily balance falls below \$1,000.00 during the quarter. Per item fee of \$10.00 for each debit transaction (withdrawal, automatic transfer, or payment out of this account) in excess of the above transaction limitations.

Ultimate Account

General information: The Ultimate Account is a tiered savings account. You are required to have a Personal Checking Account to open the Ultimate Account.

Rate information: Your interest rate and Annual Percentage Yield may change.

Balance tiers:

\$0.01 to \$4,999.99 Interest rate: _____ APY: _____

\$5,000.00 to \$24,999.99 Interest rate: _____ APY: _____

\$25,000.00 to \$99,999.99 Interest rate: _____ APY: _____

\$100,000.00 and up Interest rate: _____ APY: _____

Frequency of rate changes: We may change the interest rate on your account at any time.

Determination of rate: At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency: Interest is compounded every day. Interest will be credited to your account every statement cycle.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account: \$2,500.00

Minimum balance to avoid imposition of monthly maintenance fee: \$2,500.00

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations: You may only make up to six withdrawals and/or transfers each monthly statement cycle (or each month if you have a quarterly statement) by means of pre-authorized, automatic, telephone, or online banking transfer; or by check, draft, debit card, or similar order to third parties if they are allowed on your account. If you exceed these limitations, we may refuse to honor the excessive transactions, remove your transfer privileges, close the account without prior notice, convert it to another type of account, and/or impose a fee for exceeding the limits.

Fees: Monthly maintenance fee of \$10.00. Excess withdrawal fee of \$1.50 for each withdrawal in excess of three during a statement cycle if the daily balance falls below \$2,500.00 during the statement cycle. Per item fee of \$10.00 for each debit transaction (withdrawal, automatic transfer, or payment out of this account) in excess of the above transaction limitations.

Time Deposit (CD) / IRA

Rate information: The interest rate on your account is _____% with an Annual Percentage Yield of _____%. You will be paid this rate until first maturity date.

Compounding frequency: For terms of 15 days to 12 months, interest will not be compounded. For terms over 12 months, interest will be compounded annually.

Crediting frequency: For terms of 15 days to 12 months, interest will be credited to your account at maturity. For terms over 12 months, interest will be credited to your account annually.

Minimum balance to open the account: \$1,000.00

Minimum balance to obtain the disclosed Annual Percentage Yield: \$1,000.00

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations: Once you open your account, you may not make any additional deposits into your account before maturity. If we allow you to make a withdrawal of principal before the maturity date, the amount withdrawn will be subject to the early withdrawal penalties described below. You cannot withdraw interest from your account before maturity.

Time requirements: Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):

(a) For time deposits with terms of 7 days through 31 days, the penalty is the greatest of:

1. interest accrued to date on the amount withdrawn; or
2. half of the accrued interest at maturity on the amount withdrawn; or
3. seven days' accrued interest on the amount withdrawn.

(b) For time deposits with terms of 32 days through 179 days, the penalty is one month's interest on the amount withdrawn.

(c) For time deposits with terms of 180 days through one year, the penalty is three months' interest on the amount withdrawn.

(d) For time deposits with terms of more than one year, the penalty is six months' interest on the amount withdrawn.

If your account has not earned enough interest to cover early withdrawal penalties, we deduct any interest first and take the remainder from your principal. In certain circumstances such as the death or adjudicated incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

□ **Automatically renewable time account:** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not be accrued after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any), and other features as the original time deposit.

You will have 10 calendar days after maturity to withdraw the funds without a penalty.

□ **Non-automatically renewable time account:** This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

IRA accounts: For additional information about retirement accounts, refer to your separate IRA disclosure(s).

Triple Option Time Deposit

Rate information: The interest rate on your account is _____% with an Annual Percentage Yield of _____%. You will be paid this rate until first maturity date unless you exercise the One-Time Rate Adjustment Feature described below. If you exercise the One-Time Rate Adjustment Feature, the rate disclosed in this paragraph will end on the effective date of your exercise of that option.

Term: 12 months

Compounding frequency: Interest will not be compounded.

Crediting frequency: Interest will be credited to your account at maturity.

Minimum balance to open the account: \$10,000.00

Minimum balance to obtain the disclosed Annual Percentage Yield: \$10,000.00

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations: You may make additional deposits into your account before maturity. The additional deposits must be in a minimum amount of at least \$1,000. You may make withdrawals of principal from your account before maturity, but such withdrawals will result in a loss of earnings and reduction of the Annual Percentage Yield and may result in early withdrawal penalties. If your account principal balance is reduced at any time to any amount that is below the minimum balance required to open the account, your account will be considered closed and will stop earning interest.

Time requirements: Your account will mature _____.

Early withdrawal penalties: You may make one withdrawal from your account without early withdrawal penalties under certain circumstances. We may impose an early withdrawal penalty if: (i) you withdraw any funds from your account within 90 days after the funds are deposited; (ii) you withdraw funds from your account resulting in your account balance being reduced to less than 50% of the highest principal balance in your account at any time between the opening date and the date of withdrawal; (iii) you make more than one withdrawal from your account between the opening date and the maturity date; or (iv) you make a withdrawal from your account after exercising the One-Time Rate Adjustment Feature described below. Your early withdrawal penalty will be three months' interest which would otherwise have been earned on the amount withdrawn if that amount had remained on deposit until maturity.

If your account has not earned enough interest to cover early withdrawal penalties, we deduct any interest first and take the remainder from your principal. In certain circumstances such as the death or adjudicated incompetence of an owner of this account, the law permits the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan.

One-Time Rate Adjustment Feature: You may exercise the One-Time Rate Adjustment Feature prior to the stated maturity date by making a request at a branch location. When we receive your request to exercise the One-Time Rate Adjustment Feature, the interest rate on your account will be adjusted to our current interest rate offered for the Triple Option Time Deposit. After the adjustment, your account term will be extended to another 12 months from the day of the interest rate adjustment. The new terms and conditions will be a regular 12-month time deposit. You will not be permitted to make any rate change, deposits to, or penalty-free withdrawals from your account.

Automatically renewable time account: This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not be accrued after final maturity.

If your account is renewed and you have not exercised the One-Time Rate Adjustment Feature, it will be renewed as a Triple Option Time Deposit for a 12-month term at the interest rate in effect for such accounts that are opened on the renewal date. If your account is renewed and you have exercised our One-Time Rate Adjustment Feature, it will be renewed as a regular 12-month time deposit account at the interest rate in effect for such accounts that are opened on the renewal date.

You will have 10 calendar days after maturity to withdraw the funds without a penalty.

Future Value Time Deposit

Rate information: The interest rate on your account is _____% with an Annual Percentage Yield of _____%.

Compounding frequency: Interest will not be compounded.

Crediting frequency: Interest will be credited to your account at maturity on the Contract Maturity Date.

Minimum Target Amount to open the account: The minimum Target Amounts to open the account are as follows: \$2,500.00 for 12-month Contract Term; \$5,000.00 for 24-month Contract Term; \$10,000.00 for 36-month Contract Term; \$20,000.00 for 48-month Contract Term; \$30,000.00 for 60-month Contract Term. Target Amount increases must be in increments of \$2,500.00 for Target Amount under \$10,000.00 or must be in increments of \$5,000.00 for Target Amount of \$10,000.00 and up.

Minimum balance to open the account: You must deposit the Monthly Deposit Amount to open this account. The Monthly Deposit Amount is calculated based on your Target Amount and Contract Term.

Minimum deposit requirement to obtain the disclosed Annual Percentage Yield: You must deposit the full Monthly Deposit Amount to the account, or make funds available, on the Designated Monthly Deposit Date every month, to obtain the disclosed Annual Percentage Yield and receive the full Target Amount at maturity. Your interest rate will not change if your deposit is received, or is available, after the Designated Monthly Deposit Date unless you fail to make two consecutive monthly deposits, in which case your interest rate will change as described in "Promise to deposit" below.

Promise to deposit: You promise to deposit the full Monthly Deposit Amount, or make funds available in at least that amount, on the Designated Monthly Deposit Date for each and every month

until the Contract Maturity Date, using automatic deposit from an FENB account or preauthorized debit from a designated account at another financial institution. If you cancel your preauthorized debit from the designated account, you must designate another account for the preauthorized debit or we will not be able to deduct the full Monthly Deposit Amount. If we are unable to deduct the full Monthly Deposit Amount from your designated account for two consecutive months, the interest accrued on your current balance will be credited to your account on the next Designated Monthly Deposit Date and the interest rate will be lowered to a fixed 1.00% rate. The 1.00% interest rate will be effective from the next Designated Monthly Deposit Date through the Contract Maturity Date, resulting in an Annual Percentage Yield from that date forward of 1.00%.

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic balance to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations: You cannot make withdrawals of principal from your account before the Contract Maturity Date. You cannot withdraw interest from your account before the Contract Maturity Date.

Time requirements: Your account will mature _____.

Early withdrawal penalties: If you withdraw any or all of the deposited funds before the Contract Maturity Date, we will close your account and impose a penalty based on the current balance of the account at the time of closure. This penalty may cause forfeiture of accrued interest that has not yet been credited to your account and may result in a reduction of principal and earnings on your account.

(a) For time deposits with terms of 180 days through one year, the penalty is three months' interest on the amount withdrawn.

(b) For time deposits with terms of more than one year, the penalty is six months' interest on the amount withdrawn.

In certain circumstances such as the death or adjudicated incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Non-automatically renewable time account: This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after the Contract Maturity Date.

Fees: Service fee of \$10.00 will be charged if the preauthorized debit from your designated account at the other financial institution is rejected.

PERSONAL FEE SCHEDULE

Overdraft and NSF Items	
Overdraft Item fee	\$25.00 per item
Returned Item fee (Non-sufficient Funds/NSF)	\$25.00 per item
Extended Overdraft fee (charged on the 6th business day when your account has been overdrawn for 5 consecutive days)	\$25.00 per occurrence
<i>If your account's daily ending balance is overdrawn by more than \$10, then you will be charged an Overdraft / Returned Item fee for each item paid or returned up to a maximum of 4 items per business day.</i>	
Overdraft protection transfer fee	\$10.00 per transfer

Non-Far East National Bank ATM	
Withdrawals – U.S.	\$1.00 each
Withdrawals – International	\$2.00 each
Transfers – U.S. and International	\$1.00 each

Wire Transfers	
Incoming	\$10.00 each
Outgoing – Domestic	\$25.00 each
Outgoing – International	\$30.00 each
Amendment or cancellation	\$20.00 each
Reverse wire	\$25.00 each
Fax notification	\$5.00 each
China money remittance (customers only)	
Transactions up to \$3,000.00	\$15.00 each
Transactions over \$3,000.00	\$30.00 each

Checks	
Cashier's check	\$6.00 each
Travelers' check	1% of purchase (\$5.00 minimum)
Counter/temporary check	\$1.00 each
Check cashing (non-customer)	\$5.00 per check

Statements and Copies	
Hold statement	\$2.00 per month
Duplicate monthly statement automatically mailed	\$10.00 per month
Statement copy	\$5.00 per statement
Copy of image check	\$2.00 each
Copy of deposited check	\$5.00 each

Accounts	
Account early closure fee (Account closed in first 90 days)	\$10.00 each
Escheat notice fee	\$2.00 each
Protection of a minimum balance	\$2.00 per transfer
Telephone transfer fee	\$2.00 per transfer

IRA, Roth IRA, SEP IRA, Coverdell Education Savings	
Annual trustee fee	\$15.00 per account
Plan-to-plan transfer fee	\$25.00 each
Premature distribution fee	\$25.00 each

Basic Retirement Plan	
Annual trustee fee	\$25.00 per account
Plan-to-plan transfer fee	\$25.00 each
Premature distribution fee	\$25.00 each

Safe Deposit Box	
Box Rental (sizes may vary)	
3 x 5"	\$40.00 per annum
3 x 10"	\$60.00 per annum
5 x 10"	\$80.00 per annum
10 x 10"	\$150.00 per annum
Key deposit	\$10.00 per box
Key replacement	Actual cost + \$20.00 per key
Forcible entry	Actual cost + \$20.00
Charge for failure to keep appointment for forcible entry	\$50.00 each

Miscellaneous	
Stop payment	\$25.00 per order/ renewal
Deposited items returned	\$6.00 each
Incoming/outgoing collection charge	0.50% (\$20.00 minimum / \$60.00 maximum)
Legal process	\$75.00 minimum
Notary services	No fee (bank business only)
Verification of account balance Domestic International	\$10.00 each \$15.00 each
Verification of deposit (VOD) with credit reference Domestic International	\$10.00 each \$15.00 each
Faxing Domestic International	\$1.00 per page \$1.50 per page
Photocopies	\$0.25 per copy
Any special services (e.g. research, special requests, etc.)	\$40.00 per hour

FAR EAST NATIONAL BANK

 **SinoPac Holdings** Group Company

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