

**FAR EAST NATIONAL BANK**

a Subsidiary of  CATHAY GENERAL BANCORP

**INTEREST RATE SHEET FOR PERSONAL ACCOUNTS – Effective as of September 15, 2017**

**Promotional Account**

12-Month Time Deposit/CD Promotion			
Balance	Rate	APY*	
\$20,000.00 - \$49,999.99	1.00%	1.00%	
\$50,000 - \$99,999.99	1.10%	1.11%	
\$100,000 - \$249,999.99	1.20%	1.21%	

May change or end at any time without notice. The account must be opened with funds not currently on deposit at Far East National Bank. You must also have a Far East National Bank Personal Interest Checking account.

**Time Deposits/CDs**

Regular Time Deposit / CD													
Term	\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over		
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	
15 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
30 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
60 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
90 days	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.25%	0.25%	0.30%	0.30%	0.30%	0.30%	0.30%
180 days	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.50%	0.50%	0.50%	0.50%	0.50%
12 months	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.65%	0.65%	0.65%	0.65%	0.65%
18 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.75%	0.75%	0.75%	0.75%	0.75%
24 months	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.85%	0.85%	0.85%	0.85%	0.85%
36 months	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
48 months	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%
60 months	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

**Retirement (IRA) Time Deposit / CD**

Minimum opening deposit: \$500

Term	\$0.01 - \$999.99		\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
15 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
30 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
60 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
90 days	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.25%	0.25%	0.30%	0.30%	0.30%	0.30%
180 days	0.10%	0.10%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.50%	0.50%	0.50%	0.50%
12 months	0.10%	0.10%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.65%	0.65%	0.65%	0.65%
18 months	0.10%	0.10%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.75%	0.75%	0.75%	0.75%
24 months	0.10%	0.10%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.85%	0.85%	0.85%	0.85%
36 months	0.10%	0.10%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
48 months	0.10%	0.10%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%
60 months	0.10%	0.10%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

Triple Option Time Deposit / CD			
Term	Balance	Rate	APY*
12 months	\$10,000 and up	0.28%	0.28%

**FAR EAST NATIONAL BANK**

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BANCORP

**INTEREST RATE SHEET FOR PERSONAL ACCOUNTS – Effective as of September 15, 2017****Checking Accounts**

Personal Interest Checking		
Balance	Rate	APY*
All balances	0.15%	0.15%
Minimum opening deposit: \$100		

Premier Interest Checking		
Balance	Rate	APY*
Less than \$10,000	0.10%	0.10%
\$10,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$49,999.99	0.15%	0.15%
\$50,000 and up	0.20%	0.20%
Minimum opening deposit: \$1,000		

**Money Market Accounts**

Super Money Market		
Balance	Rate	APY*
Less than \$10,000	0.08%	0.08%
\$10,000 - \$24,999.99	0.15%	0.15%
\$25,000 - \$99,999.99	0.30%	0.30%
\$100,000 - \$249,999.99	0.30%	0.30%
\$250,000 - \$499,999.99	0.35%	0.35%
\$500,000 - \$999,999.99	0.35%	0.35%
\$1,000,000 and up	0.45%	0.45%
Minimum opening deposit: \$2,500		

**Savings Accounts**

Personal Savings		
Balance	Rate	APY*
All balances	0.10%	0.10%
Minimum opening deposit: \$100		

Ultimate Savings		
Balance	Rate	APY*
Less than \$999.99	0.10%	0.10%
\$1,000 - \$9,999.99	0.15%	0.15%
\$10,000 - \$49,999.99	0.15%	0.15%
\$50,000 - \$99,999.99	0.25%	0.25%
\$100,000 and \$499,999.99	0.35%	0.35%
\$500,000 - \$999,999.99	0.35%	0.35%
\$1,000,000 and up	0.35%	0.35%
Minimum opening deposit: \$2,500		

\*Annual Percentage Yields (APYs) are effective on the date shown on this rate sheet and are subject to change at any time without notice. Check with your local branch for the most current available rates.

Time deposits/CDs: If an account is closed prior to maturity date, an early withdrawal penalty will be added. Penalty may reduce your interest income.

Checking, money market, and savings accounts: Rates are variable and may be subject to change at our discretion at any time without notice. Fees could reduce earnings on the account.

For additional terms and conditions that apply to your account, please see refer to our deposit agreement and fee schedule for your account.

We may change this deposit rate sheet at our discretion at any time. We may change interest rates and APYs. We may add, delete or change terms and conditions. We may add new accounts and amend or delete existing accounts. We may create new balance tiers or consolidate existing balance tiers

**FAR EAST NATIONAL BANK**

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**INTEREST RATE SHEET FOR BUSINESS ACCOUNTS – Effective as of September 15, 2017**

**Promotional Account**

12-Month Time Deposit/CD Promotion			
Balance	Rate	APY*	
\$20,000.00 - \$49,999.99	1.00%	1.00%	
\$50,000 - \$99,999.99	1.10%	1.11%	
\$100,000 - \$249,999.99	1.20%	1.21%	

May change or end at any time without notice. The account must be opened with funds not currently on deposit at Far East National Bank. You must also have a Far East National Bank Business Interest Checking or Analyzed Business Checking account.

**Time Deposits/CDs**

Regular Time Deposit / CD													
Term	\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over		
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	
15 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
30 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
60 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
90 days	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.25%	0.25%	0.30%	0.30%	0.30%	0.30%	0.30%
180 days	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.50%	0.50%	0.50%	0.50%	0.50%
12 months	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.65%	0.65%	0.65%	0.65%	0.65%
18 months	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.75%	0.75%	0.75%	0.75%	0.75%
24 months	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.85%	0.85%	0.85%	0.85%	0.85%
36 months	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
48 months	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%
60 months	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

Retirement (SEP IRA) Time Deposit / CD															
Minimum opening deposit: \$500															
Term	\$0.01 - \$999.99		\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over		
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	
15 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	
30 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	
60 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	
90 days	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.25%	0.25%	0.30%	0.30%	0.30%	0.30%	
180 days	0.10%	0.10%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.50%	0.50%	0.50%	0.50%	
12 months	0.10%	0.10%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.65%	0.65%	0.65%	0.65%	
18 months	0.10%	0.10%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.75%	0.75%	0.75%	0.75%	
24 months	0.10%	0.10%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.85%	0.85%	0.85%	0.85%	
36 months	0.10%	0.10%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	
48 months	0.10%	0.10%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	
60 months	0.10%	0.10%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	

Triple Option Time Deposit / CD			
Term	Balance	Rate	APY*
12 months	\$10,000 and up	0.28%	0.28%

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BANCORP

**INTEREST RATE SHEET FOR BUSINESS ACCOUNTS – Effective as of September 15, 2017****Checking Accounts**

<b>Business Interest Checking</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
All balances	0.15%	0.15%
Minimum opening deposit: \$2,000		

**Money Market Accounts**

<b>Corporate Tiered Money Market</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Less than \$50,000	0.20%	0.20%
\$50,000 - \$99,999.99	0.25%	0.25%
\$100,000 - \$299,999.99	0.25%	0.25%
\$300,000 - \$499,999.99	0.30%	0.30%
\$500,000 - \$999,999.99	0.35%	0.35%
\$1,000,000 - \$1,499,999.99	0.40%	0.40%
\$1,500,000 - \$1,999,999.99	0.40%	0.40%
\$2,000,000 and up	0.40%	0.40%
Minimum opening deposit: \$5,000		

**Savings Accounts**

<b>Business Savings</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
All balances	0.10%	0.10%
Minimum opening deposit: \$500		

<b>FENB Premium Business Savings</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Less than \$5,000	0.10%	0.10%
\$5,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$99,999.99	0.10%	0.10%
\$100,000 - \$999,999.99	0.15%	0.15%
\$1,000,000 - \$4,999,999.99	0.15%	0.15%
\$5,000,000 and up	0.20%	0.20%
Minimum opening deposit: \$10,000		

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We may change this deposit rate sheet at our discretion at any time. We may change interest rates and APYs. We may add, delete or change terms and conditions. We may add new accounts and amend or delete existing accounts. We may create new balance tiers or consolidate existing balance tiers.