



# BUSINESS CHECKING ACCOUNTS

## TERMS & CHARGES DISCLOSURE

The following information was correct as of:

PRODUCT (X) INDICATES ACCOUNT SELECTED	ANNUAL INTEREST RATE ANNUAL YIELD	TRANSACTION LIMITS/FEEES	MONTHLY MAINTENANCE FEE	MONTHLY FEE WAIVED WITH
<b>Free Business Checking</b> ( )	No interest earned	<ul style="list-style-type: none"> <li>Up to 300 transactions* can be processed per month without any additional Transaction Fee.**</li> <li>A Transaction Fee of \$.25 will be assessed for each transaction over 300.</li> </ul>	\$0	N/A
<b>ExtraVantage® for Business</b> ( )	No interest earned	<ul style="list-style-type: none"> <li>Up to 750 transactions* can be processed per month without any additional Transaction Fee.</li> <li>A Transaction Fee of \$.25 will be assessed for each transaction over 750.</li> </ul>	\$25.00	A combined*** average daily available balance of \$25,000 in your ExtraVantage® for Business account, any related HSBC business savings account(s) and Certificate of Deposit Account(s).

Participation in the above products is subject to bank approval.

\* We define transaction as each deposit, each item appearing on a deposit ticket and each check or other withdrawal from your account including any electronic transactions. The transaction limit is based on a total of all transactions conducted in your Business Checking account for the calendar month.

\*\* We will charge a cash handling service fee of \$2.00 per \$1,000 of cash (currency and coin) deposited at an HSBC branch. The fee will be assessed on a per transaction basis and applies to teller, ATM and night deposit transactions.

\*\*\*Combined balances include your ExtraVantage® for Business checking, business savings, commercial money market accounts, and business Certificate of Deposit accounts. Special purpose accounts, retirement accounts and checking accounts, other than your ExtraVantage® for Business checking account, are excluded. Personal accounts are also excluded.

We reserve the right, with notice, to transfer your account to a higher transaction limit product. Account transfers will be based upon a review of transaction activity. Businesses with more than 750 checking transactions per month should consult HSBC for information on the banking relationship most advantageous to them.

**BALANCE COMPUTATION** – The Average Daily Available Balance is determined by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Available Balance is the balance in your account each day minus (-) any deposited noncash item (e.g., checks) for which we have not yet received credit.

**STATEMENTS ARE MAILED PERIODICALLY** – The monthly statement date for your account depends on what day of the month we prepare your statement. There can be from 28 to 35 calendar days in a monthly statement cycle.

**RECORDCHECK®** – With Recordcheck, we will keep a record of your cancelled checks instead of returning them with your statement. If you need a copy of your cancelled check, contact your branch and one will be mailed to you.

**SERVICE FEES which may apply when services are rendered:**

We will notify you 30 days in advance of any increase in the following **Account Related Service Fees**.

Account Closing . . . . .	\$ 25	Legal Papers . . . . .	\$ 50 each
if you close your account within six months of opening.		for each court order, restraining notice, levy or other legal paper that requires us to put a hold on your account or to pay out money from your account to someone else.	
Balance Verification Letter . . . . .	\$ 20	Reconcilement . . . . .	\$ 50 hour
for original letter provided verifying your deposit account(s) with us; may be notarized.		if you cannot balance your statement and do not bring it to our attention before you receive your next statement, we may charge you an hourly fee to locate the error.	
Additional Copies . . . . .	\$ 5 each	Research Requested on your account:	
Cash Handling . . . . .	\$ 2 each	Photocopy of item . . . . .	\$ 5 each
per \$1,000 of cash deposited at an HSBC branch. See first page for further details.		Photocopy of statement . . . . .	\$ 5 each
Chargeback . . . . .	\$ 5 each	Reconstruction of statement (plus copy fees) . . . . .	\$40 hour
for each check or other item that you deposit that is returned to us unpaid.		Roll of Coin Furnished (charged monthly) . . . . .	\$.10 each
Insufficient Funds (NSF) Checking . . . . .	\$ 35 each	Special Statement . . . . .	\$ 6 each
for each withdrawal, check or electronic fund transfer we pay or return that overdraws your account.		Stop Payment . . . . .	\$ 30 each
Insufficient Funds (NSF) Savings . . . . .	\$ 35 each	for each Stop Payment Order placed.	
applies only to ACH debits presented against insufficient funds.		Unavailable Funds (UNA) . . . . .	\$ 35 each
Interested Party Statement . . . . .	\$ 5 each	for each withdrawal, check or electronic fund transfer we pay or return that is drawn against unavailable funds.	
for each statement sent to a third party at the customer's request.			
The following <b>Miscellaneous Bank Service Fees</b> are subject to change without notice:			
Canadian Dollar Draft Purchased . . . . .	\$10 each	Funds Transfer-Out, per outgoing transfer . . . . .	\$30 each
Domestic Collection . . . . .	\$ 15 item	Money Order . . . . .	\$ 4 each
Foreign Currency Draft . . . . .	\$25 each	U.S. Dollar Draft . . . . .	\$ 6 each
Funds Transfer-In, per incoming transfer . . . . .	\$15 each		

See **EFT FACILITY CHARGES** folder for service fees applicable to functions performed at an HSBC ATM or other Electronic Facility.

**BANK RULES** – This document is part of the “Rules for Deposit Accounts”. In case of inconsistency between this document and the rules, this document governs.