



**ANALYZED BUSINESS CHECKING ACCOUNTS**

**TERMS & CHARGES DISCLOSURE**

The following information was correct as of:

**CURRENT RATE INFORMATION** may be obtained by contacting your branch at telephone number:

<b>PRODUCT (X) INDICATES ACCOUNT SELECTED</b>	<b>METHOD USED TO CALCULATE INTEREST</b>	<b>COMPOUNDING PERIOD</b>	<b>MINIMUM BALANCE TO OBTAIN APY</b>	<b>INTEREST RATE/ANNUAL PERCENTAGE YIELD (APY)</b>	<b>INTEREST IS CREDITED</b>
<b>BUSINESS CHECKING ACCOUNT</b> ( )	N/A	N/A	N/A	N/A	N/A
<b>NOW CHECKING</b> ( )	Average Daily Available Balance	Monthly	\$15,000 or more <hr/> \$5,000 or more but less than \$15,000 <hr/> \$1,000 or more but less than \$5,000 <hr/> \$5 or more but less than \$1,000 <hr/> Less than \$5	RATE: APY:  <hr/> RATE: APY:  <hr/> RATE: APY:  <hr/> RATE: APY:  <hr/> No Interest Earned	Monthly

**NON-INTEREST BEARING BUSINESS CHECKING ACCOUNT EARNINGS CREDIT AND FEES** – We calculate a monthly allowance on our fees for you by applying a market based rate to your average positive available balance, less a reserve factor. The result of this calculation represents the deposit earnings credit amount that is used to offset the activity fees for our services you used. When the fees exceed your deposit earnings credit, we charge the difference to your account. Present law does not allow a credit to your account for a deposit earnings credit that exceeds your fees.

**ANALYSIS OF ACCOUNT RELATIONSHIP**

All your business checking accounts can be grouped together to determine your deposit earnings credit and service charges. A single control account is used to manage your relationship.

**NEGATIVE BALANCE PENALTY**

For days when your available balance is negative, a negative balance penalty will be applied to your account.

**INTEREST BEARING NOW CHECKING ACCOUNT FEES** – Interest paid on Now Checking is credited monthly. Maintenance and service fees are charged to your account monthly. We do not calculate a deposit earnings credit on interest bearing business checking accounts. Eligibility for an interest bearing business checking account is determined in accordance with Federal Law and Regulations.

**INTEREST RATE CHANGES** – Your interest rate and APY may change. We may change the interest rate, solely at our discretion, at any time.

**ANNUAL PERCENTAGE YIELD** is based on principal and interest left on deposit for a full 365-day year with interest compounded at the same interest rate. Withdrawal of interest will result in a lower Annual Percentage Yield than stated.

**ACCRUED INTEREST** – Interest begins to accrue no later than the business day we receive credit for deposit of noncash items (e.g., checks). If you close your account before interest is credited, you will not receive the accrued interest.

**BALANCE COMPUTATION** – The “**Daily Available Balance**” method applies a daily periodic rate to the available balance in the account each day. 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.

The “**Average Daily Available Balance**” method applies a periodic rate (e.g., monthly or quarterly) against the average daily available balance for the period. 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.

**IMPORTANT INFORMATION ABOUT MONEY MARKET TRANSFERS** – During the statement cycle you can make up to six telephone transfers from your Money Market Account to another account if the account titles are identical.

AVERAGE BALANCE	FREE TRANSFERS	AVERAGE BALANCE	FREE TRANSFERS
Below \$2,500	0	\$5,000 or more but less than \$15,000	4
\$2,500 or more but less than \$5,000	2	\$15,000 or more	6

We may charge \$1 per telephone transfer for each transfer over the free amount.

**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 FEE SCHEDULE FOR ANALYZED BUSINESS CHECKING ACCOUNTS**

Maintenance Fee . . . . .	\$ 20	<b>Statements</b>	
Customer Balance Inquiry . . . . .	\$ 3	Duplicate Statement . . . . .	\$ 5 each
<b>Coin</b>		Statement Forwarding Fee . . . . .	\$ 25 each
Rolled Coin Furnished . . . . .	\$.15 roll	Special Statement Request . . . . .	\$ 6 each
Unrolled Coin Furnished/Deposited . . . . .	\$ 5 bag	Additional Statement . . . . .	\$ 5 each
<b>Currency</b>		Photocopy Request . . . . .	\$ 5 item
Currency Deposited Handling Fee		Interested Party Statement . . . . .	\$ 5 each
Per thousand . . . . .	\$.250	for each statement sent to a third party at the customer's request.	
Currency Withdrawal Handling Fee		Balance Verification Letter . . . . .	\$ 20
Per thousand . . . . .	\$.250	for original letter provided verifying your deposit account(s) with us; may be notarized.	
<b>Deposits</b>		Additional Copies . . . . .	\$ 5 each
Checks Deposited		<b>Transactions/Debits</b>	
Unencoded . . . . .	\$.22 each	Insufficient Funds (NSF) Checking . . . . .	\$ 35 each
Encoded . . . . .	\$.18 each	for each withdrawal, check or electronic fund transfer we pay or return that overdraws your account.	
Encoded Reject . . . . .	\$.35 each	Insufficient Funds (NSF) Savings . . . . .	\$ 35 each
Deposits Processed . . . . .	\$.75 each	applies only to ACH debits presented against insufficient funds.	
Automated Clearing House (ACH) . . . . .	\$.15 each	Unavailable Funds (UNA) . . . . .	\$ 35 each
Deposit Items Returned		for each withdrawal, check or electronic fund transfer we pay or return that is drawn against unavailable funds.	
Standard . . . . .	\$ 10 item	Checks Paid . . . . .	\$ .20 each
Resubmits . . . . .	\$ 10 item	Automated Clearing House (ACH) . . . . .	\$.15 each
Canadian Check Processed . . . . .	\$ 2 each	Stop Payment Order . . . . .	\$ 30 each
<b>Depository Services</b>		Legal Papers . . . . .	\$100 each
Canvas Bag - Hold . . . . .	\$ 2 each	Legal service against an account.	
Canvas Bag - Day . . . . .	\$ 1 each		
Canvas Bag - Night Depository . . . . .	\$ 1 each		
Night Depository Envelope* . . . . .	\$ 1 each		
Disposable Bag - Day . . . . .	\$ 1 each		
Disposable Bag - Night Depository** . . . . .	No charge		
* Receipt for transaction mailed to customer			
** No receipt mailed to customer			

We may include charges for additional services provided or expenses incurred on your behalf. We may assess a charge for FDIC insurance. Ask your HSBC bank representative for specific charges.

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.