

ADDENDUM TO RULES FOR DEPOSIT ACCOUNT

Effective **July 21, 2011**, the dollar amount listed in the "Next Day Availability" and "Cash Withdrawal Limitations" sections of HSBC's *Rules for Deposit Accounts* booklet, found on pages 10 and 12 respectively, will increase from \$100 to \$200.

HSBC Bank USA, N.A. (Rev 7/21/2011)