



HSBC BUSINESS – TRADITIONAL CHECKING ACCOUNT

TERMS & CHARGES DISCLOSURE

CURRENT RATE INFORMATION may be obtained by contacting your branch

PRODUCT	ANNUAL INTEREST RATE ANNUAL YIELD	TRANSACTION LIMITS/FEES	MONTHLY MAINTENANCE FEE	MONTHLY FEE REBATED WITH
HSBC BUSINESS – TRADITIONAL CHECKING	No interest earned	Up to 400 transactions* can be processed per month without any Additional Transaction Fee. A Transaction Fee of \$.50 will be assessed for each transaction over 400.	\$35.00	A combined** average daily available balance of \$50,000 in your HSBC Business – Traditional Accounts, any related HSBC Business Savings Accounts and Business Certificate of Deposit Accounts.

HSBC Business – Traditional Checking is designed for certain Business Banking customers. We reserve the right to convert your HSBC Business – Traditional Checking Account to another commercial checking product.

THIS IS A NON-INTEREST BEARING BUSINESS CHECKING ACCOUNT.

ACCOUNT RELATIONSHIP

HSBC Business – Traditional Checking is a checking account product consisting of a Control Account and up to 2 Associated Accounts. You may choose to open multiple accounts, or just a Control Account. Your service fees will be calculated as described in the Service Fee Schedule. All fees will be charged to your Control Account.

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

The “Average Daily Balance” method applies a periodic rate (e.g., monthly or quarterly) against the average daily balance for the period. The Average Daily Balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

STATEMENTS ARE MAILED OR MADE AVAILABLE PERIODICALLY – Normal statement cycles are as follows:

Checking – Monthly

RECORDCHECK® – If you choose this service, the Bank will keep a record of your cancelled checks instead of providing image copies of the front of cancelled checks with your statement. If you need a copy of a cancelled check, the Bank will mail it to you. A reconstruction fee may apply if you request a total reconstruction (copies of all checks and/or statements) for one or more statements.

*We define transaction as each check paid, each check deposited at a branch/ATM/night deposit box, and each miscellaneous credit/debit processed manually at a branch or over the telephone. The transaction limit is based on a total of all transactions conducted in your HSBC Business – Traditional Checking Accounts – including Associated Accounts – for the month. Please see the Service Fee Schedule section for more details.

**Combined balances include your HSBC Business – Traditional Checking Accounts, Business Savings Accounts, Commercial Money Market Accounts, and Business Certificate of Deposit Accounts. Special purpose accounts, retirement accounts and checking accounts other than your HSBC Business – Traditional Checking Accounts, are excluded. Personal accounts are also excluded.

SERVICE FEE SCHEDULE

Maintenance Fee

Control Account	\$35
Fee will be rebated if you maintain a combined* Average Daily Balance of \$50,000 in your HSBC Business Checking Accounts, any related HSBC Business Savings Accounts, and HSBC Business Certificate of Deposit Accounts.	
Each Associated Account (up to 2 more accounts)	\$0

Customer Balance Inquiry\$0

Coin

Rolled Coin Furnished	\$.20 roll
Unrolled Coin Furnished/Deposited	\$7.50 bag

Currency

Currency Deposited Handling Fee	
Control Account: no charge for first \$20,000 per month; \$3 per \$1,000 thereafter	
Associated Account:	\$3 per \$1,000
Currency Withdrawal Handling Fee	
Per thousand.....	\$3.00

Remote Deposit Capture (RDC) Transactions

(after 200 per month)	\$.20 each
For each deposited item	

Deposits

Automated Clearing House (ACH).....	\$.0 each
Deposit Items Returned	
Standard	\$10.50 item
Resubmits	\$10.50 item
Canadian Check Processed	\$2 each

Depository Services

Canvas Bag – Hold	\$4 each
Canvas Bag – Day.....	\$1.25 each
Canvas Bag – Night Depository	\$1.25 each
Night Depository Envelope**.....	\$1.25 each
Disposable Bag – Day.....	\$4 each
Disposable Bag – Night Depository***	\$1.25 each

*Combined balances include your HSBC Business – Traditional Checking Accounts, Business Savings, Commercial Money Market Accounts, and Business Certificate of Deposit Accounts. Special purpose accounts, retirement accounts and checking accounts, other than your HSBC Business – Traditional Checking Accounts, are excluded. Personal accounts are also excluded.

**Receipt for transaction mailed to customer.

***No receipt mailed to customer.

****Customers are required to initiate funds transfers via the internet. Transfers performed by a branch are done on an exception basis and are subject to approval. Contact your branch for more details.

We may amend the service fees and include charges for additional services provided or expenses incurred on your behalf. We may assess a Deposit Administration Fee. Ask your HSBC representative for specific charges.

See **EFT FACILITY CHARGES** disclosure 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 Commercial Deposit Accounts”. In case of inconsistency between this document and the rules, this document governs.

Statements

Duplicate Statement	\$5 each
Statement Forwarding Fee	\$25 each
Special Statement Request	\$6 each
Additional Statement	\$5.25 each
Photocopy Request	\$5 item
Interested Party Statement	\$5 each
for each statement sent to a third party at the customer’s request.	
Balance Verification Letter	\$20 each
for original letter provided verifying your deposit account(s) with us; may be notarized.	
Additional Copies	\$5 each

Transactions/Debits

Insufficient Funds (NSF) Checking	\$35 each
for each withdrawal, check, electronic fund transfer, or other item we pay or return that overdraws your account.	
Unavailable Funds (UNA).....	\$35 each
for each withdrawal, check, electronic fund transfer, or other item we pay or return that is drawn against unavailable funds.	
Checks Paid	\$.00 each
Automated Clearing House (ACH)	\$.25 each
Stop Payment Order	\$40 each
Stop Payment on Internet Banking	\$15 each
Payroll Check Cashing Fee	\$1 each
Legal Papers.....	\$100 each
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	
Funds Transfer-In:.....	\$10 each
Funds Transfer-Out – Internet Banking:	\$15 each
Funds Transfer-Out – Branch (performed on exception basis only****)	\$30 each