



## BUSINESS SAVINGS ACCOUNTS

### TERMS & CHARGES DISCLOSURE

The following information was correct as of:

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

PRODUCT (X) INDICATES ACCOUNT SELECTED	METHOD USED TO CALCULATE INTEREST	COMPOUNDING PERIOD	MINIMUM BALANCE	INTEREST RATE/ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE/MONTHLY MAINTENANCE FEES	INTEREST IS CREDITED
<b>MONEY MARKET CHECK ACCESS</b>  ( )	Daily Balance	Monthly or more	\$50,000  \$10,000 or more but less than \$50,000  \$25,000 or more but less than \$10,000  Less than \$2,500	RATE: APY:  RATE: APY:  RATE: APY:  RATE: APY:	If the daily available balance: <ul style="list-style-type: none"><li>• is below \$2,500 \$15 Maintenance Fee</li><li>• is below \$10,000 but greater</li></ul> Regardless of Balance: \$15 Check fee for each check you write over 3 check limit	Monthly
<b>CMRI</b>  ( )	Daily Balance	Monthly	\$5,000,000 or more  \$50,000 or more but less than \$5,000,000  \$2,500 or more but less than \$50,000  Less than \$2,500	RATE: APY:  RATE: APY:  RATE: APY:  RATE: APY:	If the ledger balance: <ul style="list-style-type: none"><li>• is below \$2,500 \$7.50 Maintenance Fee \$.75 Withdrawal Fee for each you make over 6</li></ul>	Monthly
<b>SELECT INVESTOR FOR BUSINESS</b>	Daily Balance	Monthly	\$50,000,000 or more  \$5,000,000 or more but less than \$50,000,000  Less than \$5,000,000	RATE: APY:  RATE: APY:  RATE: APY:	Not Applicable	Monthly
<b>COMMERCIAL SAVINGS</b>  ( )	Daily Balance	Quarterly on a fiscal year beginning on the date of account opening	\$200 or more  Less than \$200	RATE: APY:  No Interest Earned	If the ledger balance: <ul style="list-style-type: none"><li>• is below \$500 \$3 Maintenance Fee</li><li>• is below \$1000 \$.75 Withdrawal Fee for each you make over 3</li></ul>	Quarterly on a fiscal year beginning on the date of account opening

**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 receive the accrued interest.

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

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

Money Market Check Access	– Monthly	CMRI	– Monthly
Select Investor for Business	– Monthly	Commercial Savings	– Quarterly

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

We may notify you in advance of any increase in the following Account Related Service Fees.

Account Closing .....	\$25	Legal Papers .....	\$100 each
if you close your account within 180 days 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		If you cannot balance your statement and do not bring it to	
deposit account(s) with us; may be notarized.		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:	
Chargeback .....	\$10 each	Photocopy of item/statement .....	\$5 each
for each check or other item that you		Reconstruction of statement (plus copy fees) .....	\$40 hour
deposit that is returned to us unpaid.		Special Statement .....	\$6 each
Insufficient Funds (NSF) Checking .....	\$35 each	Stop Payment Order .....	\$30 each
for each withdrawal, check or electronic fund		for each Stop Payment Order placed.	
transfer or other item we pay or return that			
overdraws your account.		Unavailable Funds (UNA) .....	\$35 each
Insufficient Funds (NSF) Savings .....	\$35 each	for each withdrawal, check, electronic fund transfer or other	
applies only to ACH debits presented against		item we pay or return that is drawn against unavailable funds.	
insufficient funds.			
Interested Party Statement .....	\$5 each		
for each statement sent to a third party at the			
customer’s request.			

The following **Miscellaneous Bank Service Fees** are subject to change without notice:

Canadian Check Processed .....	\$2 each	Incoming Collection:	
Domestic Collection .....	\$25 item	by Official Bank Check .....	\$45 item
Foreign Currency Draft .....	\$10 each	by Funds Transfer .....	\$45 item
Funds Transfer-In, per incoming transfer .....	\$15 each		
Funds Transfer-Out, per outgoing transfer via:			
HSBCnet .....	\$15 each		
Branch .....	\$30 each		
Real Time Payments (RTP®) – Receive.....	\$40 each		
Protest Letter .....	\$20 each		
USD Draft .....	\$12 each		

**RTP® is a registered service mark of The Clearing House Payments Company L.L.C.**

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 Commercial Deposit Accounts”. To the extent of any inconsistency between this document and the Rules, this document’s terms govern.