



COMMERCIAL SAVINGS ACCOUNTS

TERMS & CHARGES DISCLOSURE

CURRENT RATE INFORMATION may be obtained by contacting the Bank.

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
MONEY MARKET CHECK ACCESS	Daily Balance	Monthly	\$50,000 or more	RATE: APY:	If the daily available balance: <ul style="list-style-type: none"> is below \$2,500 \$15 Maintenance Fee 	Monthly
()			\$10,000 or more but less than \$50,000	RATE: APY:	<ul style="list-style-type: none"> is below \$10,000 but greater than \$2,500 \$10 Maintenance Fee 	
()			\$25,000 or more but less than \$10,000	RATE: APY:	Regardless of Balance: \$15 Check fee for each check over the 3 check limit	
CMRI	Daily Balance	Monthly	Less than \$2,500	RATE: APY:		
()			\$5,000,000 or more	RATE: APY:	If the ledger balance: <ul style="list-style-type: none"> is below \$2,500 \$7.50 Maintenance Fee \$.75 Withdrawal Fee for each withdrawal over 6 	Monthly
()			\$50,000 or more but less than \$5,000,000	RATE: APY:		
()			\$2,500 or more but less than \$50,000	RATE: APY:		
()			Less than \$2,500	RATE: APY:		
SELECT INVESTOR FOR BUSINESS	Daily Balance	Monthly	\$50,000,000 or more	RATE: APY:	Not Applicable	Monthly
()			\$5,000,000 or more but less than \$50,000,000	RATE: APY:		
()			Less than \$5,000,000	RATE: APY:		
COMMERCIAL SAVINGS	Daily Balance	Quarterly on a fiscal year beginning on the date of account opening	\$200 or more	RATE: APY:	If the ledger balance: <ul style="list-style-type: none"> is below \$500 \$3 Maintenance Fee is below \$1000 \$.75 Withdrawal Fee for each withdrawal over 3 	Quarterly on a fiscal year beginning on the date of account opening
()			Less than \$200	No Interest Earned		

INTEREST RATE CHANGES – Interest rate and APY may change. The Bank may change the interest rate, solely at its 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 – For cash deposits, interest begins to accrue on the Business Day the Bank receives the cash deposit. For noncash items (e.g. checks), interest begins to accrue on the Business Day the Bank receives credit for the noncash items . If the account is closed before interest is credited, the Bank will pay 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:

The following Account Related Service Fees are subject to change without notice:

Account Closing\$25
if the account is closed within 180 days of opening.

Balance Verification Letter.....\$20
for original letter provided verifying the
deposit account(s) with the Bank; may be notarized.

Additional Copies \$5 each

Chargeback \$10 each
for each check or other item
deposited that is returned as unpaid.

Insufficient Funds (NSF) Checking \$35 each
for each withdrawal, check or electronic fund
transfer or other item the Bank pays or returns that
overdraws the account.

Insufficient Funds (NSF) Savings \$35 each
applies only to ACH debits presented against
insufficient funds.

Interested Party Statement \$5 each
for each statement sent to a third party at the
Customer’s request.

Global Wallet Access Charge..... \$30 per month

Global Wallet Receive Local Fee..... \$5 each

Global Wallet Pay Local Fee \$5 each

Global Wallet Pay Intl Fee..... \$5 each

Legal Paper \$100 each
for each court order, restraining notice, levy or other legal paper
that requires a hold on the account or to pay out money from the
account to someone else.

mRDC* Maintenance Fee No Charge

Real Time Payments via the RTP System– Receive..... No Charge

Real Time Payments via the RTP System – Send..... \$1.75 each

Reconciliation \$50 hour

If the Customer cannot balance the current statement and
does not bring it to the Bank’s attention before the next
statement, the Bank may charge an hourly fee to locate the
error.

Research Requested on the account:

Photocopy of item/statement \$5 each

Reconstruction of statement (plus copy fees) \$40 hour

Special Statement \$6 each

Stop Payment Order \$30 each
for each Stop Payment Order placed.

Unavailable Funds (UNA) \$35 each
for each withdrawal, check, electronic fund transfer or other
item the Bank pays or returns that is drawn against
unavailable funds.

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

Canadian Check Processed\$2 each

Domestic Collection \$25 item

Foreign Currency Draft \$10 each

Funds Transfer-In, per incoming transfer \$15 each

Funds Transfer-Out, per outgoing transfer via:

HSBCnet \$15 each

Branch \$30 each

Protest Letter \$20 each

USD Draft \$12 each

Incoming Collection:

by Official Bank Check \$45 item

by Funds Transfer \$45 item

*mRDC – Mobile Remote Deposit Capture

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

This document forms part of the terms and conditions governing the Customer’s commercial deposit account(s) with the Bank. In case of any inconsistency, between this document and such terms and conditions, this document will control.