# COMMERCIAL 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:

<table>
<thead>
<tr>
<th>PRODUCT (X) INDICATES ACCOUNT SELECTED</th>
<th>METHOD USED TO CALCULATE INTEREST</th>
<th>COMPOUNDING PERIOD</th>
<th>MINIMUM BALANCE</th>
<th>INTEREST RATE/ANNUAL PERCENTAGE YIELD (APY)</th>
<th>MINIMUM BALANCE/MONTHLY MAINTENANCE FEES</th>
<th>INTEREST IS CREDITED</th>
</tr>
</thead>
<tbody>
<tr>
<td>MONEY MARKET CHECK ACCESS</td>
<td>Daily Balance</td>
<td>Monthly or more</td>
<td>$50,000</td>
<td>RATE: APY:</td>
<td>If the daily available balance:</td>
<td>Monthly</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$10,000 or more but less than $50,000</td>
<td>RATE: APY:</td>
<td>is below $2,500 $15 Maintenance Fee</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$25,000 or more but less than $10,000</td>
<td>RATE: APY:</td>
<td>is below $10,000 but greater than $2,500</td>
<td>No Interest Earned</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Less than $2,500</td>
<td>RATE: APY:</td>
<td>$10 Maintenance Fee</td>
<td></td>
</tr>
<tr>
<td>CMRI</td>
<td>Daily Balance</td>
<td>Monthly</td>
<td>$5,000,000 or more</td>
<td>RATE: APY:</td>
<td>If the ledger balance:</td>
<td>Monthly</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$50,000 or more but less than $50,000,000</td>
<td>RATE: APY:</td>
<td>is below $2,500 $7.50 Maintenance Fee</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$2,500 or more but less than $50,000</td>
<td>RATE: APY:</td>
<td>$0.75 Withdrawal Fee for each you make over 6</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Less than $2,500</td>
<td>RATE: APY:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SELECT INVESTOR FOR BUSINESS</td>
<td>Daily Balance</td>
<td>Monthly</td>
<td>$50,000,000 or more</td>
<td>RATE: APY:</td>
<td>Not Applicable</td>
<td>Monthly</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$5,000,000 or more but less than $50,000,000</td>
<td>RATE: APY:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Less than $50,000,000</td>
<td>RATE: APY:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$200 or more</td>
<td>RATE: APY:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>COMMERCIAL SAVINGS</td>
<td>Daily Balance</td>
<td>Quarterly on a fiscal year beginning on the date of account opening</td>
<td>Less than $200</td>
<td>RATE: APY:</td>
<td>If the ledger balance:</td>
<td>Quarterly on a fiscal year beginning on the date of account opening</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No Interest Earned</td>
<td></td>
<td>is below $500 $3 Maintenance Fee</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1000</td>
<td>RATE: APY:</td>
<td>$0.75 Withdrawal Fee for each you make over 3</td>
<td></td>
</tr>
</tbody>
</table>

HSBC – RBB Only
Effective 07/02/2020
Revised – 07/2020
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
if you close your account within 180 days of opening.

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

Additional Copies ..........................................$5 each

Chargeback ...............................................$10 each
for each check or other item that you
deposit that is returned to us unpaid.

Insufficient Funds (NSF) Checking .......................$35 each
for each withdrawal, check or electronic fund
transfer or other item we pay or return that
overdraws your 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.

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

Legal Paper .........................................................$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.

mRDC* Maintenance Fee ...........................No Charge

Real Time Payments (RTP®) – Receive ....................No Charge
Real Time Payments (RTP®) – Send ....................$1.75 each

Reconciliation .............................................$50 hour
If you cannot balance your statement and do not bring it to
our attention before you receive your next statement, we may
charge you an hourly fee to locate the error.

Research Requested on your 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 we pay or return that is drawn against unavailable funds.

Incoming Collection:
- by Official Bank Check ...............................$45 item
- by Funds Transfer ....................................$45 item

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

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.