## ESCROW ACCOUNTS
### TERMS & CHARGES DISCLOSURE

<table>
<thead>
<tr>
<th>PRODUCT 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>INTEREST IS CREDITED</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESCROW DISBURSEMENT</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### ESCROW CLIENT ACCOUNT:

- **RATE:**
- **APY:**

<table>
<thead>
<tr>
<th>Balance Range</th>
<th>Rate</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 or more</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$5,000 or more but less than $10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1 or more but less than $5,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ESCROW DISBURSEMENT ACCOUNT (Analyzed Business Checking Account) – HSBC’s service charges for business checking accounts apply, including, but not limited to, fees for certified checks, official checks, wire transfers, stop payment orders, overdrafts, deposited items returned and special statement requests. Service charges will be debited to the Account or billed to the Escrow Agent.

### ESCROW CLIENT ACCOUNT:

- **INTEREST RATE CHANGES** – Your interest rate and APY may change. We may change the interest rate, solely at our discretion, at any time. If no interest rate is disclosed it means the account is non-interest bearing.

- **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:

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.

SERVICE FEE SCHEDULE

**Statements**

Duplicate Statement ................................................................. $2.50 each
Statement Forwarding Fee .......................................................... $25 each
Special Statement Request ......................................................... $6 each
Additional Statement ................................................................. $2.50 each
Additional Statement ................................................................. $5 item
Interested Party Statement .......................................................... $5 each

Balance Verification Letter ......................................................... $20 each

**Transactions/Debits**

Insufficient Funds (NSF) Checking .............................................. $35 each
Unavailable Funds (UNA) ............................................................ $35 each
Stop Payment Order ................................................................. $30 each
Payroll Check Cashing Fee .......................................................... $1 each
Real Time Payments (RTP®) – Receive ...................................... $0.40 each
Real Time Payments (RTP®) – Send ............................................ $1.75 each
Legal Papers ................................................................. $100 each

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

We may amend the service fees and include charges for additional services provided or expenses incurred on your behalf. We may assess a Variable Deposit Fee. Ask your HSBC bank 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”. To the extent of any inconsistency between this document and the Rules, this document’s terms govern.