The following information was correct as of:

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

The interest rate on qualifying accounts with balances of $5,000,000 or greater, will be based on the Federal Funds Target Rate ("Index") as published in the Eastern Edition of *The Wall Street Journal* minus a margin of 0.20%. We will change the interest rate within the second business day after a change appears in *The Wall Street Journal*. In the event that the Index is discontinued, the Bank may, at its discretion, select a new index and margin. In the event that *The Wall Street Journal* ceases to publish the Index, the Bank may, in its sole discretion, select another publishing source or change the index and margin. The Bank reserves the right, with notice, to transfer to any other commercial deposit account you have at HSBC Bank USA, N.A. (“HSBC” or “Bank”) the amount of any transaction, excluding interest, which causes your Fed Funds Index Based Money Market Savings account(s) to exceed an aggregate balance of $50,000,000. The Bank in its sole discretion also reserves the right to return such amount to you in an official bank draft.

<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>FED FUNDS INDEX BASED MONEY MARKET SAVINGS (  )</td>
<td>Daily Balance</td>
<td>Monthly</td>
<td>$5,000,000 or more</td>
<td>RATE:</td>
<td>Not Applicable</td>
<td>Monthly</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$250,000 or more but less than $5,000,000</td>
<td>RATE:</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>$50,000 or more but less than $250,000</td>
<td>RATE:</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Less than $50,000</td>
<td>RATE:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.

ACCURED 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:

Fed Funds Index Based Money Market Savings – Monthly

SERVICE FEES which may apply when services are rendered:
We will 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.

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

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.

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

Real Time Payments (RTP®) – Receive .................................$.40 each

Real Time Payments (RTP®) – Send ...............................$1.75 each

Reconcilement .................................................................$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 for each Stop Payment Order placed.

Stop Payment Order .........................................................$30 each

Funds Transfer-Out, per outgoing transfer via:

HSBCnet .................................................................$15 each

Branch .................................................................$30 each

Protest Letter .............................................................$20 each

USD Draft (DFT Commission) ..........................................$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.