FUSION ELITE PROMOTIONAL SAVINGS ACCOUNT

TERMS & CHARGES DISCLOSURE

PRODUCT	METHOD USED TO CALCULATE INTEREST	COMPOUNDING PERIOD	MINIMUM BALANCE TO OBTAIN INTEREST RATE	INTEREST RATE	MINIMUM BALANCE/MONTHLY MAINTENANCE FEES	INTEREST IS CREDITED
Fusion Elite Promotional Savings	Daily Balance	Monthly	$10,000 or more	2.40%	Not Applicable	Monthly
			Less than $10,000	Non-promotional interest rate of 0.175% will apply		
Commercial Savings	Daily Balance	Quarterly on a fiscal year beginning on the date of account opening	$200 or more	_____	If the average ledger balance: • is below $500 $3 Maintenance Fee • is below $1,000 $0.75 Withdrawal Fee for each you make over 3	Quarterly on a fiscal year beginning on the date of account opening
			Less than $200	_____		

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

Interest Rate Changes: Your interest rate and account product will change to the Commercial Savings Account disclosed above at the end of the defined promotional period.

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 periodic rate to the principal in the account each day.

Statements are mailed or made available periodically: Normal statement cycles as follows:
Fusion Elite Promotional Savings Account - Monthly

SERVICE FEES which may apply when services are rendered:
We may notify you in advance of any increase in the following Account Related Services Fees.

Account Closing $25
if you close your account within 180 days of opening

Balance Verification Letter..... $20
for original letter provided verifying you 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) Savings..... $35 each
applies only to ACH debits presented against insufficient funds

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

Interest 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

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..... $5 each
Photocopy of 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.

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	
Internet Banking……...	$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

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 inconsistency between this document and the Rules, this document's terms govern.