



# Analyzed Business Checking Accounts

## Terms & Charges Disclosure

PRODUCT (X) INDICATES ACCOUNT SELECTED	METHOD USED TO CALCULATE INTEREST	COMPOUNDING PERIOD	MINIMUM BALANCE	INTEREST RATE/ANNUAL PERCENTAGE YIELD (APY)	INTEREST IS CREDITED
CORPORATE ANALYZED CHECKING ( )	N/A	N/A	N/A	N/A	N/A
NOW CHECKING ( )	Daily balance	Monthly	\$15,000 or more	Rate: APY:	Monthly
			\$5,000 or more but less than \$15,000	Rate: APY:	
			\$1,500 or more but less than \$5,000	Rate: APY:	
			\$5 or more but less than \$1,500	Rate: APY:	
			Less than \$5	No interest earned:	

**NON-INTEREST BEARING CORPORATE ANALYZED CHECKING EARNINGS CREDIT AND FEES** – The Bank calculates a monthly allowance on its fees by applying a market based rate to the average positive available balance, less a reserve factor. The result of this calculation represents the deposit earnings credit amount that is used to offset the activity fees for the services the Customer used. When the fees exceed the Customer’s deposit earnings credit, the Bank will charge the difference to the account.

**ANALYSIS OF ACCOUNT RELATIONSHIP**

All of the Customer’s Corporate Analyzed Checking accounts can be grouped together to determine the deposit earnings credit and service charges. A single control account is used to manage the relationship.

**NEGATIVE BALANCE PENALTY**

For days when the available balance is negative, a negative balance penalty will be applied to the account.

**INTEREST BEARING NOW CHECKING ACCOUNT FEES** – Interest paid on Now Checking is credited monthly. Maintenance and service fees are charged to the account monthly. The Bank does not calculate a deposit earnings credit on interest bearing business checking accounts. Eligibility for an interest bearing business checking account is determined in accordance with Federal Law and Regulations.

**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** – Statements for checking accounts are made available monthly.

**RECORDCHECK** – If the Customer chooses this service, the Bank will keep a record of the cancelled checks instead of providing image copies of the front of cancelled checks with the statement. If the Customer needs a copy of a cancelled check, the Bank will mail it to the Customer. A reconstruction fee may apply if a total reconstruction (copies of all checks and/or statements) is requested for one or more statements.

**SERVICE FEE SCHEDULE** subject to change without notice

Maintenance Fee . . . . .	\$35	Balance Verification Letter . . . . .	\$25 for original letter provided verifying the deposit account(s) with the Bank; may be notarized.
<b>Coin</b>		Additional Copies.....	\$5 each
Rolled Coin Furnished . . . . .	\$.11 roll	<b>Transactions/Debits</b>	
Unrolled Coin Furnished/Deposited. . . . .	\$5.25 bag	Insufficient Funds (NSF) Checking . . . . .	\$35 each for each withdrawal, check, electronic fund transfer, or other item the Bank pays or returns that overdraws the account.
<b>Currency</b>		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.
Currency Deposited Handling Fee		Book Transfer STP. . . . .	\$4 each
Per thousand . . . . .	\$2.50	Book Transfer Repair. . . . .	\$10 each
Currency Withdrawal Handling Fee		Incoming Wire – STP.....	\$15 each
Per thousand . . . . .	\$2.50	Outgoing Wire - STP.....	\$20 each
<b>Deposits</b>		Incoming / Outgoing Wire Repair . . . . .	\$23 each
Checks Deposited		Checks Paid . . . . .	\$25 each
Unencoded . . . . .	\$ .30 each	Automated Clearing House (ACH).....	\$22 each
Encoded.....	\$ .30 each	Same Day ACH Surcharge . . . . .	\$1 each
Encoded Reject . . . . .	\$ .35 each	Real Time Payments via the RTP System – Receive. . . . .	\$ .40 each
Electronic Deposits Processed. . . . .	\$ .95 each	Real Time Payments via the RTP System – Send . . . . .	\$1.75 each
Teller Deposit Processed.....	\$2.00 each	Stop Payment –HSBCnet.....	\$22 each
mRDC* Maintenance . . . . .	No Charge	Stop Payment Order . . . . .	\$45 each
mRDC Per Deposit . . . . .	\$ .35 each	Check Print and Mail Per Item.....	\$2 each
mRDC Per Check . . . . .	\$ .12 each	Global Wallet Access Charge. . . . .	\$30 per month
Deposit Items Returned		Global Wallet Receive Local Fee. . . . .	\$5 each
Standard.....	\$15 item	Global Wallet Pay Local Fee . . . . .	\$5 each
Resubmits . . . . .	\$15 item	Global Wallet Pay Intl Fee.....	\$5 each
Canadian Check Processed . . . . .	\$5 each	Legal Papers.....	\$100 each for each court order, restraining notice, levy or other legal paper that requires the Bank to put a hold on the account or to pay out money from the account to someone else.
<b>Statements</b>			
Duplicate Statement . . . . .	\$15 each		
Statement Forwarding Fee . . . . .	\$25 each		
Additional Statement . . . . .	\$15 each		
Interested Party Statement . . . . .	\$5 each for each statement sent to a third party at the Customer's request.		

\* mRDC – Mobile Remote Deposit Capture

The Bank may amend the service fees and include charges for additional services provided or expenses incurred on the Customer's behalf. The Bank may assess a Deposit Administration 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.

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.