



FUSION ANALYZED CHECKING ACCOUNT

TERMS & CHARGES DISCLOSURE

PRODUCT	METHOD	COMPOUNDING PERIOD	MINIMUM	INTEREST	INTEREST IS CREDITED
	USED TO CALCULATE INTEREST		BALANCE	RATE/ANNUAL PERCENTAGE YIELD (APY)	
HSBC FUSION ANALYZED	N/A	N/A	N/A	N/A	N/A

NON-INTEREST BEARING BUSINESS CHECKING ACCOUNT EARNINGS CREDIT AND FEES – We calculate a monthly allowance on our fees for you by applying a market based rate to your 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 our services you used. When the fee exceeds your deposit earnings credit, we charge the difference to your account.

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 *Subject to change without notice

Maintenance Fee \$30

Customer Balance Inquiry \$0

Coin

Rolled Coin Furnished\$20 roll
 Unrolled Coin Furnished/Deposited..... \$7.50 bag

Currency

Currency Deposited Handling Fee\$3.50 per \$1,000
 No charge for first \$3,000 / month
 Currency Withdrawal Handling Fee..... \$3.50 per \$1,000

Deposits

Check Deposited\$.75 each
 No charge for first 10 items deposited in branch / month
 Deposits Processed..... \$0
 Automated Clearing House (ACH)\$.00 each
 Deposit Items Returned
 Standard \$10.50 item
 Resubmits \$10.50 item
 Canadian Check Processed.....\$2 each

Depository Services

Canvas Bag – Hold\$4 each
 Canvas Bag – Day.....\$1.25 each
 Canvas Bag – Night Depository.....\$1.25 each
 Night Depository Envelope**\$1.25 each
 Disposable Bag – Day.....\$4 each
 Disposable Bag – Night Depository***\$1.25 each

Statements

Duplicate Statement.....\$5 each

Statement Forwarding Fee..... \$25 each
 Special Statement Request \$6 each
 Additional Statement \$5.25 each
 Photocopy Request \$5 item
 Interested Party Statement \$5 each
 for each statement sent to a third party at the customer’s request.
 Balance Verification Letter \$20 each
 for original letter provided verifying your
 deposit account(s) with us; may be notarized.
 Additional Copies \$5 each

Transactions/Debits

Insufficient Funds (NSF) \$35 each
 for each withdrawal, check, electronic fund transfer,
 or other item we pay or return that overdraws your account.
 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.
 Checks Paid \$0
 Automated Clearing House (ACH) \$25 each
 Stop Payment Order \$40 each
 Stop Payment (Internet Banking) \$15 each
 Payroll Check Cashing Fee \$1 each
 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
 Funds Transfer-In: \$15 each
 Funds Transfer-Out – HSBCnet: \$20 each
 Funds Transfer-Out – Branch
 (performed on exception basis only****) \$30 each
 Real Time Payments (RTP®) – Receive\$40 each

*HSBC Fusion Analyzed is designed for small businesses with moderate transaction activity conducted primarily through non-branch channels (HSBCnet, Remote Deposit Capture, ATM, telephone, etc.). If your business does not match this profile or if your transactions are not within these guidelines, the Bank reserves the right, with notice, to convert your HSBC Fusion Analyzed account to another Commercial Checking product.

Receipt for transaction mailed to customer. *No receipt mailed to customer.

****Customers are required to initiate funds transfers via the internet. Transfers performed by a branch are done on an exception basis and are subject to approval. Contact your branch for more details.

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 Deposit Administration Fee. Ask your HSBC 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” or other account terms and conditions governing your commercial deposit account(s). To the extent of any inconsistency between this disclosure document and the Rules, this document’s terms govern.