# FUSION SMART ACCOUNT
## TERMS & CHARGES DISCLOSURE

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<th>PRODUCT</th>
<th>ANNUAL INTEREST RATE</th>
<th>TRANSACTION LIMITS/FEE</th>
<th>MONTHLY MAINTENANCE FEE</th>
<th>MONTHLY FEE WAIVED IF</th>
</tr>
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<tbody>
<tr>
<td>FUSION SMART</td>
<td>No interest earned</td>
<td>Up to 400 transactions* can be processed per month without any additional Transaction Fee.</td>
<td>$30.00</td>
<td>Your qualifying commercial &amp; personal related combined noncredit balance is equal to or greater than $25,000.</td>
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</tbody>
</table>

*We define transaction as each deposit, each item appearing on a deposit ticket and each check or other withdrawal from your account including any electronic transactions. The transaction limit is based on a total of all transactions conducted in your Fusion Smart checking account for the calendar month.*

### QUALIFIED COMMERCIAL BALANCES FOR FUSION SMART CHECKING INCLUDE:*
- Ledger balance in your Fusion Smart Account and other commercial checking accounts for the monthly cycle
- Ledger balance of commercial savings and/or Certificate of Deposit accounts for the monthly cycle
- Current market value of investments in an HSBC Securities (USA) Inc. commercial account**
- Current contract value of commercial annuities owned by you and purchased through HSBC Insurance Agency (USA) Inc. and for which an agent of HSBC Insurance Agency (USA) Inc. is the agent of record.**
- Current market value of commercial Trust and Investment Management balances

### QUALIFYING PRINCIPAL must be a consumer (i.e. a natural person, not a legal entity or other organization) and includes:
- The owner of a sole proprietorship.
- A general partner in a limited partnership or managing partner in a limited liability partnership.
- A shareholder with management capacity of a closely held corporation.
- A partner in a general partnership.
- A member in a limited liability company.
- A change in your status as a qualifying principal must promptly be reporting to HSBC Bank USA, N.A.

### QUALIFIED PERSONAL BALANCES FOR FUSION SMART CHECKING INCLUDE:
- Ledger balance in your HSBC Bank USA, N.A. personal checking account(s) for the monthly cycle
- Ledger balance of your HSBC Bank USA, N.A. personal savings and/or Certificate of Deposit accounts for the monthly cycle
- Current market value of investments in an HSBC Securities (USA) Inc. personal account**
- Current contract value of annuities owned by you and purchased through HSBC Insurance Agency (USA) Inc. and for which an agent of HSBC Insurance Agency Inc. is the agent of record.**
- Current market value of your personal Trust and Investment Management balances.

### 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.

*Any client money balances may be excluded from qualifying balance (i.e. IOLA, Escrow Account etc.)

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All decisions regarding the tax implications of your investment(s) should be made in connection with your independent tax advisor.

HSBC Bank USA, N.A. reserves the right, with notice, to transfer your account to a higher transaction limit product. Such account product transfers will be based upon a review of transaction activity. Businesses with more than 400 checking transactions per month should consult HSBC for information on the banking relationship deposit account product(s) most advantageous to them.

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HSBC
Effective 05/01/2020

Revised 05/2020
## SERVICE FEE SCHEDULE subject to change without notice

### Maintenance Fee: $30

### Account Closing: $25
   - If you close your account within 180 days of opening.

### Coin
   - Rolled Coin Furnished: $0.15 per roll

### Currency
   - Currency Deposited Handling Fee:
     - No charge for first $5,000 per month, $2.00 per $1,000 thereafter.

### Deposits
   - Deposit Items Returned
     - Standard: $14 per item
   - Canadian Check Processed: $3 per item
   - mRDC* Maintenance Fee: No Charge

### Statements
   - Duplicate Statement: $6 per item
   - Special Statement Request: $6 per item
   - Photocopy Request: $6 per item
   - Interested Party Statement: $5 per item

### Transactions/Debits
   - Insufficient Funds (NSF) Checking: $35 per item
   - Unavailable Funds (UNA): $35 per item
   - Stop Payment Order: $40 per item
   - Legal Papers: $100 per item
   - Funds Transfer-In: $15 per item
   - Funds Transfer-Out – HSBCnet: $15 per item
   - Funds Transfer-Out – Branch: $30 per item
   - Real Time Payments (RTP®) – Receive: No Charge
   - Real Time Payments (RTP®) – Send: $1.75 per item
   - Originated ACH – HSBC Account: $.10 per item
   - Originated ACH – Non HSBC Account: $.25 per item
   - ACH Returns: $3 per item

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

*mRDC = Mobile Remote Deposit Capture

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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 terms and conditions governing your commercial deposit account(s). In case of inconsistency between this disclosure document and any such account terms and conditions, this document governs.