



MUNIRATE SAVINGS ACCOUNTS

TERMS & CHARGES DISCLOSURE

CURRENT RATE INFORMATION may be obtained by contacting the Bank.

PRODUCT (X) INDICATES ACCOUNT SELECTED	METHOD USED TO CALCULATE INTEREST	COMPOUNDING PERIOD	MINIMUM BALANCE	INTEREST RATE/ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE/MONTHLY MAINTENANCE FEES	INTEREST IS CREDITED
MuniRate Savings	Daily Balance	Monthly	\$500,000 or more <hr style="width: 100px; margin: 5px 0;"/> \$0.00 to \$499,999	RATE: APY: <hr style="width: 100px; margin: 5px 0;"/> RATE: APY:	If the daily available balance: • is below \$2,500 \$15 Maintenance Fee • is below \$10,000 but greater than \$2,500 \$10 Maintenance Fee	Monthly

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 – Normal statement cycles are monthly.

SERVICE FEES which may apply when services are rendered:

The following Account Related Service Fees are subject to change without notice:

Account Closing	\$25	Legal Papers	\$100 each
if account is closed within 180 days of opening.		for each court order, restraining notice, levy or other legal	
Balance Verification Letter	\$20	paper that requires a hold on the account or to pay out money	
for original letter provided verifying deposit account(s)		from the account to someone else.	
with the Bank; may be notarized.		Reconcilement	\$50 hour
Additional Copies	\$5 each	If the Customer cannot balance the current statement	
Chargeback	\$10 each	and does not bring it to the Bank's attention before the	
for each check or other item deposited that		next statement, the Bank may charge an hourly fee to	
is returned as unpaid.		locate the error.	
Insufficient Funds (NSF) Checking	\$35 each	Research Requested on the account:	
for each withdrawal, check or electronic fund		Photocopy of item/statement	\$5 each
transfer or other item the Bank pays or returns that		Reconstruction of statement (plus copy fees)	\$40 hour
overdraws the account.		Special Statement	\$6 each
Insufficient Funds (NSF) Savings	\$35 each	Stop Payment Order	\$30 each
applies only to ACH debits presented against insufficient funds.		for each Stop Payment Order placed.	
Interested Party Statement	\$5 each	Unavailable Funds (UNA)	\$35 each
for each statement sent to a third party at the Customer's		for each withdrawal, check, electronic fund transfer	
request.		or other item the Bank pays or returns that is drawn against	
Global Wallet Access Charge.....	\$30 per month	unavailable funds.	
Global Wallet Receive Local Fee.....	\$5 each		
Global Wallet Pay Local Fee.....	\$5 each		
Global Wallet Pay Intl Fee.....	\$5 each		

The following **Miscellaneous Bank Service Fees** are subject to change without notice:

Canadian Check Processed	\$2 each	Incoming Collection:	
Domestic Collection	\$25 item	by Official Bank Check	\$45 item
Foreign Currency Draft	\$10 each	by Funds Transfer	\$45 item
Funds Transfer-In, per incoming transfer	\$15 each		
Funds Transfer-Out, per outgoing transfer via:			
HSBCnet	\$15 each		
Branch	\$30 each		
Protest Letter	\$20 each		
USD Draft	\$12 each		
Real Time Payments via the RTP System – Receive.....	\$.40 each		
Real Time Payments via the RTP System – Send.....	\$1.75 each		

See **EFT FACILITY CHARGES** folder 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.