



# MuniRate Savings Account

## Terms & Charges Disclosure

CURRENT RATE INFORMATION may be obtained by contacting the Bank.

PRODUCT	METHOD USED TO CALCULATE INTEREST	COMPOUNDING PERIOD	MINIMUM BALANCE	INTEREST RATE/ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE/MONTHLY MAINTENANCE FEES	INTEREST IS CREDITED
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MuniRate Savings	Daily Ledger Balance	Monthly	\$500,000 or more	RATE: APY:	If the daily available balance: <ul style="list-style-type: none"><li>is below \$2,500 – <b>\$15 Maintenance Fee</b></li><li>is below \$10,000 but greater than \$2,500 – <b>\$10 Maintenance Fee</b></li></ul>	Monthly
			\$0.00 to \$499,999	RATE: APY:		

**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	
original letter provided verifying deposit account(s)		from the account to someone else.	
with the Bank; may be notarized.			
Additional Copies .....	\$5 each	Reconciliation .....	\$50 hour
Chargeback .....	\$10 each	If the Customer cannot balance the current statement	
for each check or other item deposited that is		and does not bring it to the Bank's attention before the	
returned as unpaid.		next statement, the Bank may charge an hourly fee to	
		locate the error.	
Interested Party Statement .....	\$5 each	Research Requested on the account:	
for each statement sent to a third party at the Customer's		Photocopy of item/statement .....	\$5 each
request.		Reconstruction of statement (plus copy fees) .....	\$40 hour
Global Wallet Access Charge.....	\$30 per month	Special Statement .....	\$6 each
Global Wallet Receive Local Fee.....	\$5 each	Stop Payment Order .....	\$30 each
Global Wallet Pay Local Fee.....	\$5 each	for each Stop Payment Order placed.	
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	Foreign by Official Bank Check .....	\$45 item
Currency Draft .....	\$10 each	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		

**Electronic Payment Authorization**

Maintenance Fee (monthly).....	\$50
Manual Authorization/Debit Block, each.....	\$1 each
Item Returned.....	\$6 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.