



Analyzed Checking – US Growth TERMS & CHARGES DISCLOSURE

PRODUCT	ANNUAL INTEREST RATE ANNUAL YIELD	INCLUDED TRANSACTIONS PER MONTH	MONTHLY MAINTENANCE FEE	Cash Management Services included
Analyzed Checking – US Growth	No interest earned	<ul style="list-style-type: none">• 10 Incoming Wires - STP• 10 Outgoing Wires - STP• 10 Real Time Payments – Receive• 10 Real Time Payments - Send• 50 Incoming ACH• 50 Outgoing ACH• 50 Checks Deposited• 50 Checks Paid • Transactions in excess of those noted above, for each individual item noted, will incur fees based on Service Fee Schedule.	\$500.00	<ul style="list-style-type: none">• HSBCnet onscreen Positive Pay Payee Name• Electronic Payment Authorization/ACH Debit Block• Mobile RDC

Participation in the US Growth Proposition (“US Growth”) is subject to Bank approval.

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.

NON-INTEREST BEARING US Growth 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 US Growth 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.

HSBC Bank USA, N.A. reserves the right, with notice, to transfer the account to a higher Transaction limit product. Such account product transfers will be based upon a review of Transaction activity.

Should the Customer cancel US Growth prior to the last day of the month, and without closing its account, the full Monthly Maintenance Fee is due and payable to the Bank. It will not be waived, refunded or prorated.



SERVICE FEE SCHEDULE subject to change without notice

Maintenance Fee \$500

Coin

Rolled Coin Furnished \$.11 roll
Unrolled Coin Furnished/Deposited. \$5.25 bag

Currency

Currency Deposited Handling Fee
Per thousand \$2.50
Currency Withdrawal Handling Fee
Per thousand \$2.50

Deposits

Checks Deposited
Unencoded \$.30 each
Encoded \$.30 each
Encoded Reject \$.35 each
Electronic Deposits Processed. \$.95 each
Teller Deposit Processed \$2.00 each
mRDC* Per Deposit \$.35 each
mRDC Per Check \$.12 each
Deposit Items Returned
Standard \$15 item
Resubmits \$15 item
Canadian Check Processed \$5 each

Statements

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.

Balance Verification Letter \$25 for original letter provided verifying the deposit account(s) with the Bank; may be notarized.

Additional Copies \$5 each

Transactions/Debits

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.

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.

Book Transfer STP \$4 each

Book Transfer Repair \$7 each

Incoming / Outgoing Wires STP \$15 each

Incoming / Outgoing Wire Repair \$20 each

Checks Paid \$.25 each

Automated Clearing House (ACH)

Outgoing

Debit/Credit via Batch \$.15 each

HSBCnet Origination \$.22 each

Incoming

Debit/Credit Received (non IAT) \$.21 each

Same Day ACH Surcharge \$1 each

Real Time Payments via the RTP System – Receive. \$.40 each

Real Time Payments via the RTP System – Send . . . \$1.75 each

Stop Payment Order \$45 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.

* 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.