



# Analyzed Business Checking Accounts

## Terms & Charges Disclosure

PRODUCT (X) INDICATES ACCOUNT SELECTED	METHOD USED TO CALCULATE INTEREST	COMPOUNDING PERIOD	MINIMUM BALANCE	INTEREST RATE/ANNUAL PERCENTAGE YIELD (APY)	INTEREST IS CREDITED
CORPORATE ANALYZED CHECKING ( )	N/A	N/A	N/A	N/A	N/A
NOW CHECKING ( )	Daily balance	Monthly			Monthly
			\$5 or more APY:	Rate:	
			Less than \$5	No interest earned:	

**NON-INTEREST BEARING CORPORATE 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 Corporate 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.

**INTEREST BEARING NOW CHECKING ACCOUNT FEES** – Interest paid on Now Checking is credited monthly. Maintenance and service fees are charged to the account monthly. The Bank does not calculate a deposit earnings credit on interest bearing business checking accounts. Eligibility for an interest bearing business checking account is determined in accordance with Federal Law and Regulations.

**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** – 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.

**SERVICE FEE SCHEDULE** subject to change without notice

Maintenance Fee.....	\$35	Balance Verification Letter.....	\$25
		for original letter provided verifying the deposit account(s) with	
		the Bank; may be notarized.	
<b>Coin</b>		Additional Copies.....	\$5 each
Rolled Coin Furnished.....	\$0.11 per roll	<b>Transactions/Debits</b>	
Unrolled Coin Furnished/Deposited.....	\$5.25 bag	Book Transfer STP.....	\$4 each
<b>Currency</b>		Book Transfer Repair.....	\$10 each
Currency Deposited Handling Fee		Incoming Wire – STP.....	\$15 each
Per thousand .....	\$2.50	Outgoing Wire – STP.....	\$23.5 each
Currency Withdrawal Handling Fee		Incoming Wire Repair.....	\$23 each
Per thousand .....	\$2.50	Outgoing Wire Repair.....	\$31 each
<b>Deposits</b>		Foreign Currency Transaction Outgoing STP.....	\$10 each
Checks Deposited		Foreign Currency Transaction Outgoing Repair.....	\$18 each
Branch.....	\$0.50 each	Foreign Currency Transaction Incoming.....	\$8 each
All other.....	\$0.30 each	Checks Paid.....	\$0.26 each
Electronic Deposits Processed.....	\$1.00 each	Automated Clearing House (Incoming).....	\$0.21 each
Teller Deposit Processed.....	\$2.00 each	Automated Clearing House (HSBCnet Outgoing).....	\$0.30 each
mRDC* Maintenance .....	No Charge	Same Day ACH Surcharge.....	\$1.25 each
mRDC Per Deposit .....	\$0.35 each	Real Time Payments via the RTP System – Receive...\$0.75 each	
mRDC Per Check .....	\$0.12 each	Real Time Payments via the RTP System – Send .....	\$1.75 each
Deposit Items Returned		Stop Payment –HSBCnet.....	\$25 each
Standard.....	\$15 item	Stop Payment Order .....	\$50 each
Resubmits .....	\$15 item	Check Print and Mail Per Item.....	\$4 each
Canadian Check Processed.....	\$5 each	Global Wallet Access Charge.....	\$30 per month
<b>Statements</b>		Global Wallet Receive Local Fee.....	\$5 each
Duplicate Statement.....	\$15 each	Global Wallet Pay Local Fee.....	\$5 each
Statement Forwarding Fee.....	\$25 each	Global Wallet Pay Intl Fee.....	\$5 each
Additional Statement .....	\$15 each	Legal Papers.....	\$100 each
Interested Party Statement.....	\$5 each	for each court order, restraining notice, levy or other legal paper	
for each statement sent to a third party at the Customer's		<b>Automated Clearing House - Batch Origination</b>	
request.		Setup fee, per profile.....	\$150
<b>Positive Pay Payee</b>		Monthly Maintenance, each account.....	\$50
Maintenance Fee (monthly).....	\$55	Debit/Credit via Batch.....	\$0.20 each
Exceptions (Paid No Issue; Payee Name Error).....	\$10 each	File Processing, per file.....	\$10 each
Payee Name Verification, per item.....	\$0.15 each	<b>Electronic Payment Authorization – Partial ACH Debit Block</b>	
Returned Decision Checks.....	\$15 each	Maintenance Fee (monthly).....	\$50.00
Email Alerts, per account (monthly).....	\$20	Manual Authorization/Debit Block, each.....	\$1.00
<b>Reverse Positive Pay</b>		Item Returned.....	\$6.00
Maintenance Fee (monthly).....	\$55	<b>Electronic Payment Authorization – Full ACH Debit Block</b>	
Per Item.....	\$0.50	Maintenance Fee (monthly).....	\$0
Returned Decision Checks.....	\$15 each	Manual Authorization/Debit Block, each.....	\$0
Email Alerts, per account (monthly).....	\$20	Item Returned.....	\$0
<b>Check Block</b>			
Maintenance Fee (monthly).....	\$0		
Check Block Return Decision, per item.....	\$0 each		

\* 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.