



# Analyzed Business Checking Account – Innovation Fund Banking Promotion

## Terms & Charges Disclosure Addendum

The Analyzed Business Checking Account – Innovation Fund Promotional Account (“Account”) can be opened between October 17, 2024, and April 16, 2025 (“Promotional Period”). During this period, the service fees listed below will be waived for three (3) years from the date the account is opened.

This promotion is only available for new Accounts opened during the Promotional Period.

After April 16, 2025, the account will automatically convert to an Analyzed Business Checking Account – Innovation Fund Banking Account and the applicable Terms and Charges Disclosure will apply.

The following service fees will be waived for 3 years from the date of account opening:

Maintenance Fee.....	\$17.50	<b>Transactions/Debits</b>	
<b>Deposits</b>		Book Transfer STP.....	\$7.50 each
mRDC* Maintenance .....	No Charge	Book Transfer Repair.....	\$7.50 each
mRDC Per Deposit .....	\$0.35 each	Incoming Wire – STP.....	\$7.50 each
mRDC Per Check .....	\$0.12 each	Outgoing Wire – STP.....	\$10.00 each
<b>Statements</b>		Incoming Wire Repair.....	\$7.50 each
Duplicate Statement.....	\$15 each	Outgoing Wire Repair.....	\$10.00 each
<b>Positive Pay Payee</b>		Foreign Currency Transaction Outgoing STP.....	\$10.00 each
Maintenance Fee (monthly).....	\$55	Foreign Currency Transaction Outgoing Repair.....	\$10.00 each
Exceptions (Paid No Issue; Payee Name Error).....	\$10 each	Foreign Currency Transaction Incoming.....	\$7.50 each
Payee Name Verification, per item.....	\$0.15 each	Checks Paid.....	\$0.25 each
Returned Decision Checks.....	\$15 each	Automated Clearing House (Incoming).....	\$0.21 each
Email Alerts, per account (monthly).....	\$20	Automated Clearing House (HSBCnet Outgoing).....	\$0.21 each
<b>Reverse Positive Pay</b>		Same Day ACH Surcharge.....	\$1.25 each
Maintenance Fee (monthly).....	\$55	Real Time Payments via the RTP System – Receive..	\$0.75 each
Per Item.....	\$0.50	Real Time Payments via the RTP System – Send .....	\$1.75 each
Returned Decision Checks.....	\$15 each	Stop Payment –HSBCnet.....	\$25 each
Email Alerts, per account (monthly).....	\$20	Stop Payment Order .....	\$50 each
<b>Electronic Payment Authorization</b>		Check Print and Mail Per Item.....	\$4 each
Maintenance Fee (monthly).....	\$50	Legal Papers.....	\$100 each
Manual Authorization/Debit Block, each.....	\$1 each	for each court order, restraining notice, levy or other legal paper	
Item Returned.....	\$6 each	<b>Automated Clearing House - Batch Origination</b>	
<b>Check Block</b>		Setup fee, per profile.....	\$150
Maintenance Fee (monthly).....	\$0	Monthly Maintenance, each account.....	\$50
Check Block Return Decision, per item.....	\$0 each	Debit/Credit via Batch.....	\$0.21 each
		File Processing, per file.....	\$10 each