



# Analyzed Business Checking Account – Innovation Fund Banking

## Terms & Charges Disclosure

| PRODUCT (X)<br>INDICATES ACCOUNT<br>SELECTED | METHOD USED TO<br>CALCULATE<br>INTEREST | COMPOUNDING<br>PERIOD | MINIMUM BALANCE | INTEREST RATE/ANNUAL<br>PERCENTAGE YIELD<br>(APY) | INTEREST IS<br>CREDITED |
|----------------------------------------------|-----------------------------------------|-----------------------|-----------------|---------------------------------------------------|-------------------------|
| CORPORATE<br>ANALYZED<br>CHECKING            | N/A                                     | N/A                   | N/A             | N/A                                               | N/A                     |

**NON-INTEREST BEARING 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 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.

**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.....                                       | \$17.50         | 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.....                                              | \$7.50 each  |
| <b>Currency</b>                                            |                 | Book Transfer Repair.....                                           | \$7.50 each  |
| Currency Deposited Handling Fee                            |                 | Incoming Wire – STP.....                                            | \$7.50 each  |
| Per thousand .....                                         | \$2.50          | Outgoing Wire – STP.....                                            | \$10.00 each |
| Currency Withdrawal Handling Fee                           |                 | Incoming Wire Repair.....                                           | \$7.50 each  |
| Per thousand .....                                         | \$2.50          | Outgoing Wire Repair.....                                           | \$10.00 each |
| <b>Deposits</b>                                            |                 | Foreign Currency Transaction Outgoing STP.....                      | \$10.00 each |
| Checks Deposited                                           |                 | Foreign Currency Transaction Outgoing Repair.....                   | \$10.00 each |
| Branch.....                                                | \$0.50 each     | Foreign Currency Transaction Incoming.....                          | \$7.50 each  |
| All other.....                                             | \$0.30 each     | Checks Paid.....                                                    | \$0.25 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).....                    | \$0.21 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        | Legal Papers.....                                                   | \$100 each   |
| <b>Statements</b>                                          |                 | for each court order, restraining notice, levy or other legal paper |              |
| Duplicate Statement.....                                   | \$15 each       | <b>Automated Clearing House - Batch Origination</b>                 |              |
| Statement Forwarding Fee.....                              | \$25 each       | Setup fee, per profile.....                                         | \$150        |
| Additional Statement .....                                 | \$15 each       | Monthly Maintenance, each account.....                              | \$50         |
| Interested Party Statement.....                            | \$5 each        | Debit/Credit via Batch.....                                         | \$0.21 each  |
| for each statement sent to a third party at the Customer's |                 | File Processing, per file.....                                      | \$10 each    |
| request.                                                   |                 | <b>Electronic Payment Authorization</b>                             |              |
| <b>Positive Pay Payee</b>                                  |                 | Maintenance Fee (monthly).....                                      | \$50         |
| Maintenance Fee (monthly).....                             | \$55            | Manual Authorization/Debit Block, each.....                         | \$1 each     |
| Exceptions (Paid No Issue; Payee Name Error).....          | \$10 each       | Item Returned.....                                                  | \$6 each     |
| Payee Name Verification, per item.....                     | \$0.15 each     | <b>Check Block</b>                                                  |              |
| Returned Decision Checks.....                              | \$15 each       | Maintenance Fee (monthly).....                                      | \$0          |
| Email Alerts, per account (monthly).....                   | \$20            | Check Block Return Decision, per item.....                          | \$0 each     |
| <b>Reverse Positive Pay</b>                                |                 |                                                                     |              |
| Maintenance Fee (monthly).....                             | \$55            |                                                                     |              |
| Per Item.....                                              | \$0.50          |                                                                     |              |
| Returned Decision Checks.....                              | \$15 each       |                                                                     |              |
| Email Alerts, per account (monthly).....                   | \$20            |                                                                     |              |

\* 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.