



The following information was correct as of 09/02/08
 CURRENT RATE INFORMATION may be obtained by contacting your branch at 1-800-975-4722

CHECKING PRODUCT	METHOD USED TO CALCULATE INTEREST	COMPOUNDING PERIOD	MINIMUM BALANCE TO OBTAIN APY*	INTEREST RATE / ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE / MONTHLY MAINTENANCE FEES	INTEREST IS CREDITED
INTEREST CHECKING X269 97/02/10 M299 86/10/09	Average Daily Available Balance	Monthly	\$5 or more Less than \$5	RATE: 0.05% APY: 0.05% No Interest Earned	If your related combined balance: <ul style="list-style-type: none"> Is below \$3,000 \$12 Maintenance Fee Waived with recurring direct deposits from a third party** 	Monthly

Minimum Deposit to open account is \$1.00

* Minimum Balance requirements to earn interest are met by maintaining "Average Daily Available Balance" of specified dollar amounts in your relationship checking account.

** Qualifying direct deposits are electronic deposits of regular periodic payments-such as salary, pension, Government Benefits or other monthly income-made into your checking account through third parties at least once per statement cycle. A monthly maintenance fee will apply if third party direct deposit ceases.

RELATED COMBINED BALANCE: Accounts with qualified balances will be related to your relationship checking account upon your request. Related accounts that close during the month will not be included in the related combined balance for that month.

QUALIFIED BALANCES FOR Easy Send, Interest Checking, Choice Checking and Plus Checking INCLUDE:

- average ledger balance in your checking account for the monthly cycle.
- average ledger balance of your personal savings, IRA and/or Certificate of Deposit Accounts for the monthly cycle.
- outstanding balances, on the date that your checking monthly maintenance fees are assessed, of personal HSBC credit cards issued by HSBC Bank Nevada, N.A. (excluding par agent, secured cards, and Affinity credit cards). Any related personal credit accounts that have past due balances may be excluded from qualifying balances.
- outstanding balances, on the date that your checking monthly maintenance fees are assessed, of personal installment loans and/or personal lines of credit with HSBC. Any related personal credit accounts that have past due balances may be excluded from qualifying balances.
- current outstanding balances of your personal mortgage, home equity line of credit and/or home equity loan with either HSBC Mortgage Corporation (USA) or HSBC. Accounts that are past due may be excluded from qualifying balances.
- current market value of your personal non-FDIC insured investments through HSBC Securities (USA) Inc. ***
- current contract value of annuities owned by you and purchased through HSBC Insurance Agency (USA) Inc. and for which an agent of HSBC Insurance Agency (USA) Inc. is the agent of record. ***
- current market value of your personal Trust and Investment Management balances.

*** **Securities and Annuity Products** are provided by Registered Representatives and Insurance Agents of HSBC Securities (USA) Inc., member NYSE/FINRA/SIPC, a registered Futures Commission Merchant, a wholly-owned subsidiary of HSBC Markets (USA) Inc., and an indirectly wholly-owned subsidiary of HSBC Holdings plc. **Insurance products** are offered through Insurance Agents of HSBC Insurance Agency (USA) Inc., a wholly-owned subsidiary of HSBC Bank USA N.A., an affiliate of HSBC National Bank USA, and an indirectly wholly-owned subsidiary of HSBC Holdings plc. Products and services may vary by state and are not available in all states. **Securities, Annuity and Insurance Products are : Not a deposit or other obligation of the bank or any of its affiliates; Not FDIC insured or insured by any federal government agency of the United States; Not guaranteed by the bank or any of its affiliates; and are subject to investment risk, including possible loss of principal invested.**

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INTEREST RATE CHANGES - Your interest rate and APY may change. We may change the interest rate, solely at our 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 - Interest begins to accrue no later than the business day we receive credit for deposit of noncash items (e.g., checks). If you close your account before interest is credited, you will not receive the accrued interest.

BALANCE COMPUTATION - The "Daily Available Balance" method applies a daily periodic rate to the available balance in the account each day. Available Balance is the balance in your account each day minus (-) any deposited noncash items (e.g., checks) for which we have not yet received credit.

The "Average Daily Available Balance" method applies a periodic rate (e.g., monthly or quarterly) against the average daily available balance for the period. The Average Daily Available Balance is determined by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Available Balance is the balance in your account each day minus (-) any deposited noncash items (e.g., checks) for which we have not yet received credit.

STATEMENTS ARE MAILED OR MADE AVAILABLE PERIODICALLY. Normal statement cycles are as follows:

All Checking	Monthly*	Money Market Savings	Monthly*	Premium Money Market	Monthly*
First Start Savings	Quarterly	Student Savings	Quarterly	HSBC Premier Investor	Monthly*
Automatic Savings	Month End	Regular Savings	Quarterly	OnlineSavings	Monthly*

Easy Send Quarterly

* The monthly statement date for your account depends on what day of the month we prepare your statement. There can be from 28 to 35 calendar days in a monthly statement cycle.

IMPORTANT INFORMATION ABOUT MONEY MARKET ACCOUNT TRANSFERS - During the statement cycle you can make up to six telephone transfers from your Money Market Account to your HSBC checking account if the account titles are identical.

Average Balance	Free Transfers	Average Balance	Free Transfers
Below \$2,500	0	\$5,000 or more but less than \$15,000	4
\$2,500 or more but less than \$5,000	2	\$15,000 or more	6

We may charge \$1 per telephone transfer for each transfer over the free amount.

PAYMENT OF CUSTOMER CHECKS - HSBC pays the largest checks drawn on a depositor's account first.

** RECORDCHECK® - If you choose this service, the Bank will keep a record of your cancelled checks instead of returning them with your statement. If you need a copy of a cancelled check, the Bank will mail it to you. A reconstruction fee may apply if you request a total reconstruction (copies of all checks and/or statements) for one or more statements. The Bank will hold copies of your checks for six years. Copies of your checks are available during this six year period in accordance with this disclosure and the Service Fees as listed.

SERVICE FEES which may apply when services are rendered;

We will notify you 30 days in advance of any increase in the following Account Related Service Fees.

Account Closing if your account is closed within six months of opening	\$25	*** Monthly Cancelled Check Return Fee Fee for Cancelled Check Return Service, whether or not there are checks to be returned.	\$5 month
Chargeback for each check or other item that you deposit that is returned to us unpaid	\$10 each	*** Monthly Image Cancelled Check Return Fee Fee for Image of Cancelled Check Return Service, whether or not there are checks to be returned.	\$2 month
Insufficient Funds (NSF) Checking for each withdrawal, check or electronic fund transfer, we pay or return that overdraws your account	\$35 each	Reconciliation if you cannot balance your statement and do not bring it to our attention before you receive your next statement, we may charge you an hourly fee to locate the error	\$50 hour
Insufficient Funds (NSF) Savings Applies only to ACH debits presented against insufficient funds.	\$35 each	Research Requested on your account: Photocopy of item/statement Statement Reconstruction (plus copy fees)	\$5 each \$40 hour
Interested Party Statement for each statement sent to a third party at the customers request	\$5 each	Stop Payment for each Stop Payment Order placed	\$30 each
Legal Papers for each court order, restraining notice, levy or other legal paper that requires us to put a hold on your account or to pay out money from your account to someone else	\$100 each	** Unavailable Funds (UNA) for each withdrawal, check or electronic fund transfer we pay or return that is drawn against unavailable funds	\$35 each
		Balance Verification Letter for original letter provided verifying your deposit accounts(s) with us; may be notarized	\$20
		Additional copies	\$5 each

The following Miscellaneous Bank Service Fees are subject to change without notice;

Canadian Check processed	\$2 each	Travelers Cheques	1.5% of face amount	\$2.25 minimum
*** Canadian Dollar Draft	\$10 each	(No charge for Interest Checking, Interest Free Checking, Plus Checking, HSBC Premier or EmployeePlus Banking customers)		
Domestic Collection	\$25 item	** Checkbook Supplies	Check printing fees vary based on style and number of checks ordered.	
***** Funds Transfer-In, per incoming transfer	\$15 each			
Funds Transfer-Out, per outgoing transfer	\$30 each			
*** Foreign Currency Draft	\$25 each			
*** Money Order	\$5 each			
*** U.S. Dollar Draft	\$10 each			
Protest Letter	\$20 each			
Special Statement	\$6 each			

** Does not apply to Savings Products

*** No charge for Plus Checking, Interest Free, HSBC Premier and EmployeePlus Banking accounts

**** No charge for HSBC Premier accounts

***** No charge for Plus Checking, Interest Free, HSBC Premier, EmployeePlus Banking and Student Checking/Savings accounts

See EFT FACILITY CHARGES for service fees applicable to functions performed at an HSBC ATM or other Electronic Facility.

BANK RULES - This document is part of the "Rules for Deposit Accounts". In case of inconsistency between this document and the rules, this document governs.

17/06/08