



The following information was correct as of 04/29/09  
CURRENT RATE INFORMATION may be obtained by contacting your branch at 1-800-975-4722

SAVINGS 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
REGULAR SAVINGS 2069 97/02/10 TBF9 97/07/09	Daily Available Balance	Quarterly Mar. 31 Jun. 30 Sept. 30 Dec. 31	\$100 or more	RATE: 0.05% APY: 0.05%	If the average ledger balance: • Is below \$1,000 \$ .75 Withdrawal Fee for each you make over 3 • Is below \$200 \$2 Maintenance Fee	Quarterly Mar. 31 Jun. 30 Sept. 30 Dec. 31
PREMIUM MONEY MARKET PLUS PM25 05/08/30 FD24 05/08/30	Daily Available Balance	Monthly	\$75,000 or more	RATE: 0.90% APY: 0.90%	Not Applicable	Monthly
			\$50,000 or more but less than \$75,000	RATE: 0.80% APY: 0.80%		
			\$15,000 or more but less than \$50,000	RATE: 0.60% APY: 0.60%		
			Less than \$15,000	RATE: 0.20% APY: 0.20%		

Minimum Deposit to open account and earn interest is \$1.00

ELIGIBILITY: Premium Money Market Plus is available only to customers with an Interest Checking, Choice Checking, Plus Checking, EmployeePlus, Interest Free Checking or Premier Checking. If customer no longer maintains a an Interest Checking, Choice Checking, Plus Checking, EmployeePlus, Interest Free Checking or Premier Checking account, the Premium Money Market Plus Account will be converted to a Regular Savings account and will be subject to Regular Savings Terms and Charges. The Bank reserves the right, with notice, to transfer to your checking account the amount of any transaction, excluding interest, that causes your Premium Money Market Plus account (s) to exceed an aggregate balance of \$2,000,000. Funds Transfers from this account are not permitted.

Electronic Fee applies to withdrawals you make at an HSBC ATM or other Electronic Facility.

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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 <i>Premier</i> Investor	Monthly*
Automatic Savings	Month End	Regular Savings	Quarterly	OnlineSavings	Monthly*

\* 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 providing image copies of the front of cancelled checks 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 Image Cancelled Check Return Fee Fee for Image of Cancelled Check Return Service, whether or not there are checks to be returned.	\$2 month
Chargeback for each check or other item that you deposit that is returned to us unpaid	\$10 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) Checking for each withdrawal, check or electronic fund transfer, we pay or return that overdraws your account	\$35 each	Research Requested on your account: Photocopy of item/statement Statement Reconstruction (plus copy fees)	\$5 each \$40 hour
****Insufficient Funds (NSF) Savings Applies only to ACH debits presented against insufficient funds.	\$35 each	****Stop Payment for each Stop Payment Order placed	\$30 each
****Interested Party Statement for each statement sent to a third party at the customers request	\$5 each	** Unavailable Funds (UNA) for each withdrawal, check or electronic fund transfer we pay or return that is drawn against unavailable funds	\$35 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	Balance Verification Letter for original letter provided verifying your deposit accounts(s) with us; may be notarized  Additional copies	\$20 each  \$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 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.	
****FundsTransfer-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.

06/18/08