

**Beginning January 1, 2010,
HSBC Bank USA, N.A. will no longer
participate in the FDIC's Transaction
Account Guarantee Program.
Thus, after December 31, 2009,
funds held in noninterest-bearing
transaction accounts will
no longer be guaranteed in full
under the Transaction Account
Guarantee Program, but will be
insured up to \$250,000 under the
FDIC's general deposit insurance rules.**

▶ www.fdic.gov

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