



## **ADDENDUM TO RULES FOR DEPOSIT ACCOUNTS**

Effective **February 10, 2012**, the following changes apply to the Rules for Deposit Accounts:

### **AVAILABILITY OF FUNDS:**

The Availability of Funds section (pages 10-17) will also apply to Savings, Certificates of Deposit and Retirement Accounts with the exception of the \$400 cash withdrawal limitation found on page 12 in the Cash Withdrawal Limitations section.

### **TRANSFER LIMITS**

#### **(SAVINGS, INCLUDING MONEY MARKET ACCOUNTS) (page 20):**

Only six preauthorized, automatic, computer or telephone transfers can be made from your savings account to another account in any calendar month. If permitted by your account, checks, drafts, debit card transactions, or similar orders made payable to a third party are included in this limit of six. If you exceed this limit, the Bank may be required to close your account or convert your account to a checking account.

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Effective **November 30, 2011**, the "Payment of Your Items for Your Account" section, found on page 4, will change to:

The Bank generally pays the smallest debit items drawn on a depositor's account first.

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Effective **July 21, 2011**, the dollar amount listed in the "Next Day Availability" and "Cash Withdrawal Limitations" sections of HSBC's *Rules for Deposit Accounts* booklet, found on pages 10 and 12 respectively, will increase from \$100 to \$200.