



EFT FACILITY CHARGES

ELECTRONIC FUND TRANSFER FACILITY (EFT FACILITY)	TYPES OF ACCOUNTS	EFT FACILITY SERVICE CHARGES
HSBC Bank USA, N.A. Automated Teller Machines ("HSBC ATMs")	• Consumer Checking	<p>The following EFT Facility Service Charges will be applied to Consumer Checking accounts when using your Debit MasterCard® with <i>PayPass</i>™ ("Debit MasterCard®"), ATM card, MasterCard® or Visa® card. These charges do not apply to an HSBC Premier, EmployeePlusSM, Choice Checking, Plus Checking, or Online Payment Account.</p> <p>Check Paid Status — 50¢ each transaction.</p>
Automated Teller Machines (ATMs) and other Electronic Fund Transfer (EFT) Facilities other than HSBC ATMs	• Consumer Checking • Consumer Savings	<p>When an ATM not owned by HSBC is used, the ATM operator or any network used may charge you a fee (and you may be charged a fee for a balance inquiry even if a fund transfer is not completed).</p> <p>The following EFT Facility Service Charges apply to Consumer Checking and Savings accounts when using your Debit MasterCard®, ATM card, MasterCard® or Visa® card. These charges do not apply to an HSBC Premier, Online Savings Account or Online Payment Account.</p> <p>Withdrawals, Balance Inquiries, and Transfers* — \$1.50 each transaction.</p> <p>* The above EFT Facility Service Charges will apply to your Easy Send Savings account for withdrawals and balance inquiries only when your ATM card is used at a non-HSBC ATM by the person you designated as the Authorized User.</p>
Retail Locations Accepting ATM Cards for Purchases	• Consumer Checking	<p>The following EFT Facility Service Charges apply to Consumer Checking accounts when using your ATM card. These charges do not apply to an HSBC Premier, EmployeePlusSM, Online Payment Account or to transactions using your Debit MasterCard®, MasterCard® or Visa® card.</p> <p>Purchase Transactions, Balance Inquiries — 25¢ each transaction.</p>
Debit MasterCard®	• Consumer Checking	<p>The monthly service fee disclosed at the opening of the Debit MasterCard® account will continue to be charged to your checking account each month, if applicable.</p>

Debit MasterCard®, ATM cards and Credit Cards referenced are issued by HSBC.

Foreign Transactions Reminder**

If you effect a transaction with your Debit MasterCard®, ATM card or your MasterCard® or Visa® Credit Card in a currency other than U.S. dollars or effect a transaction in U.S. dollars outside the United States, MasterCard International Incorporated or Visa as applicable ("Card Association") will convert the transaction into a U.S. dollar amount. A currency conversion will occur even if the transaction is made in U.S. dollars. Card Associations will act in accordance with the operating regulations or foreign currency conversion procedures then in effect. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars for such transactions is either a government-mandated rate or a wholesale rate determined by Card Associations for the processing cycle in which the transaction is processed, and is further increased by a percentage established from time to time by us (currently 3%). The currency conversion rate used by Card Associations on the processing date may differ from the rate that would have been used on the transaction date or cardholder statement posting date.

** Foreign Transaction charges do not apply to Premier credit or debit cards.