

**HSBC Bank USA, N.A.**  
is participating in the FDIC's  
Transaction Account Guarantee Program.  
Under that program, through  
December 31, 2009, all noninterest-bearing  
transaction accounts\* are fully guaranteed  
by the FDIC for the entire amount in  
the account. Coverage under the  
Transaction Account Guarantee Program  
is in addition to and separate from  
the coverage available under the  
FDIC's general deposit insurance rules.  
On October 3, 2008 FDIC deposit  
insurance temporarily increased from  
\$100,000 to \$250,000 per depositor  
through December 31, 2013.

**\* COVERAGE**

All noninterest-bearing checking accounts are covered by the program. Also included in the program are:

- ♦ Interest on Lawyers Trust Accounts (and functionally equivalent accounts), and
- ♦ Interest bearing checking accounts with interest rates no higher than .50%.

**WHAT THIS MEANS FOR YOU**

All HSBC checking accounts except sweeps and the HSBC Direct Online Payment Account are fully guaranteed for any amount in the account.

▶ [www.fdic.gov](http://www.fdic.gov)

**HSBC**   
The world's local bank