

## SUMMARY OF TERMS

See below for a summary of the rates, fees and other costs of this credit offer. The Cardmember Agreement, to be sent with the card, contains all Account terms. Account terms may change. We have the right to change your APRs, fees, and other terms in accordance with your Cardmember Agreement and applicable law. Reasons for a change may include, but are not limited to, any change in your credit history, credit obligations, account performance, use of your credit lines, or our financial return. Notice of any changes will be provided to you as required by law, which may include the right to opt out of certain changes.

Rates accurate as of 7/1/11.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>16.99%</b> This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>16.99%</b> This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>23.99%</b> This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	<b>24.99%</b> This APR will vary with the market based on the Prime Rate. This APR may be applied to future transactions on your account if you make late payments. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make the next six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
Annual Fee	<b>\$20</b>
Transaction Fees	<ul style="list-style-type: none"> <li>• Balance Transfer: Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater.</li> <li>• Cash Advance: Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.</li> <li>• Foreign Transaction: <b>1%</b> of each transaction in U.S. dollars.</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$35</b></li> <li>• Over the Credit Limit: Up to <b>\$25</b></li> <li>• Returned Payment: Up to <b>\$25</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”

### IMPORTANT INFORMATION

If you are not a current Teamster in good standing, or a retired Teamster, you are not eligible for this pricing and your Account may be repriced and you may not be eligible for certain benefits. If you become a Cardmember and subsequently are no longer a current Teamster in good standing, or a retired Teamster, your Account may be repriced and you may not be eligible for certain benefits.

**We apply the amount of your payment equal to the Minimum Payment Due at our discretion and generally to lower APR balances before higher APR balances. We apply any payment in excess of the Minimum Payment Due on your Account to higher APR balances before lower APR balances.**

**Maximum Purchase APR: 19.99%. Maximum Balance Transfer APR: 19.99%.**

If you are approved, you will receive an initial credit line ranging from \$250.

You may receive other promotional offers from us. The only way to accept those offers is to follow their terms.

**Over the Credit Limit Coverage:** If you choose Over the Credit Limit Coverage, an Over the Credit Limit Fee may be assessed if the Account balance exceeds the total credit limit at any time during a billing cycle. The amount of the Over the Credit Limit Fee is disclosed in the table above.

**Penalty APR:** Your APRs on future transactions may increase to the Penalty APR if your Minimum Payment is not received by the Payment Due Date on two occasions in a rolling 12-month period. If your Account becomes subject to the Penalty APR, we will provide advance notice before the new Penalty APR goes into effect. Your Penalty APR will remain in effect until you make each Minimum Payment Due by the Payment Due Date for 6 consecutive billing cycles. At that time, your APRs will return to the non-penalty APRs applicable to your Account.

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# Application *Please print all information*

## International Brotherhood of Teamsters

For Bank Use Only  
Union Code: 015-154-7L6-39

International Union Name/Acronym			Your Union Local Number		Member Since: Year				
First Name			Middle Initial	Last Name	Jr./Sr.	Social Security No.	Date of Birth		
Mailing Address			Apt. No.	City	State	Zip			
If your mailing address is a PO Box, a street address is required to process your application.									
Street Address:				City/State/Zip:					
Years at Address				Home Phone		Business Phone			
<input type="checkbox"/> Own		<input type="checkbox"/> Rent		<input type="checkbox"/> Other					
Your E-Mail Address (optional)			Current Employer		Occupation		Years at Job		
Applicant's Annual Salary		Other Annual Income*		Source of Other Annual Income		Monthly Housing Payment		Mother's Maiden Name (for security purposes)	
*Alimony, child support, spousal income, and separate maintenance income need not be disclosed if you do not wish to have them considered as a basis for repaying this obligation.									
Check Here: <input type="checkbox"/> Retired <input type="checkbox"/> Self-Employed			Citizen of: <input type="checkbox"/> United States <input type="checkbox"/> Other						
(Country of Citizenship)									

## Credit Line/Deposit

I have enclosed a (please select one)  Cashier's Check  Money Order  Personal Check<sup>††</sup> for a deposit of \$ \_\_\_\_\_ to open my savings account. Amount must be between \$250 and \$5,000.  
(Please make check payable to HSBC Bank USA, N.A. DO NOT SEND CASH. <sup>††</sup>Allow 20 business days for processing personal check.)

All deposits are subject to verification. All items received for purposes of collection. All credits for items are provisional and accepted subject to the rules and regulations of HSBC Bank USA, National Association, and applicable law, including the Uniform Commercial Code. HSBC Bank USA, N.A., reserves the right to hold funds deposited in accordance with the Deposit Account opening disclosures that will be mailed to you.

**Please make check payable to HSBC Bank USA, N.A. Complete, sign and mail with your deposit check to the following address:**  
Teamster Privilege Credit Card Program, HSBC Bank USA, N.A., P.O. Box 4045, Buffalo, NY 14240

**Yes, send a second card at no charge for\*:** \_\_\_\_\_  
Name on Additional Card

\*If you designate an authorized user, a credit card will be issued in that person's name. You will be solely responsible for all charges and transactions made by the authorized user and the authorized user will have no liability to the credit card issuer for those charges and transactions.

<sup>†</sup>Required only to open the Deposit Account. This information will not be used to open the credit card account.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, and information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Notice to California Residents:** Except as limited by applicable law, we may provide credit information about your account to our affiliates from time to time. This information may be used to qualify you for other credit offers. Married persons may apply for a separate Account.

**Notice to New York Residents:** Consumer reports may be requested in connection with the processing of this application and any resulting account. Upon your request, HSBC Bank Nevada, N.A. will inform you of the names and addresses of any consumer reporting agencies which have provided us with such reports.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Married Wisconsin Residents:** If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. Wisconsin law provides that no agreement, court order or individual statement applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

Everything I have stated is correct, to the best of my knowledge. I understand that I must be at least the age of majority and provide a physical address to be eligible, and that HSBC Bank Nevada, N.A. will retain this Application. I understand that by signing and returning this Application, I authorize HSBC Bank Nevada, N.A. to obtain current credit bureau reports on me and to verify the information on my Application including my employment

**NOTE: This is a confidential application from HSBC Bank Nevada, N.A. for review of your credit qualifications. The union has no involvement in credit review. This offer valid only for current Teamsters in good standing or retired Teamsters who reside in the United States or one of its territories.**

Please send in the postage-paid application to Teamster Privilege Credit Card Program, HSBC Bank USA, National Association, PO Box 4045, Buffalo, NY 14240-4045.

history, my signature and other information. This includes an evaluation of your ability to pay based on factors such as your income and/or assets and your debts and obligations. To the extent permitted by applicable law, I agree that HSBC Bank Nevada, N.A. may provide information about its transactions or experience with me and share Account and Application information about me with third parties.

I understand that, by applying for a Teamster Privilege Secured MasterCard, I will be granting a security interest to HSBC Bank Nevada, N.A., in my Deposit Account with HSBC Bank USA, N.A., governed by the Secured Credit Card Deposit Account Control Agreement, which I will be asked to sign. I understand, based on HSBC Bank Nevada, N.A.'s review, I will receive a credit line equal to the amount of my deposit, ranging from \$250 to \$5,000. I agree that this security interest includes and gives the exclusive right to HSBC Bank Nevada, N.A. to redeem and collect and withdraw any part or the full amount of the Savings Account as provided by the Cardmember Agreement and Disclosure Statement, which will be sent to me with my card. In returning this signed application, I am requesting a Teamster Privilege Secured MasterCard Credit Card account be issued to me by HSBC Bank Nevada, N.A. and if a credit card is issued to me, by signing, using or permitting another to use my credit card Account or credit card check, I agree to be bound by the terms and conditions of the Cardmember Agreement and Disclosure Statement, including any amendments. I also certify that I am a current Teamster in good standing or a retired Teamster. This application is a contract only when accepted by HSBC Bank Nevada, N.A. This Application and the Cardmember Agreement and Disclosure Statement will be governed by federal law and the laws of the state of Nevada, even if the credit card is used outside Nevada.

BY SIGNING BELOW, I agree to these terms and I agree to open a savings account with HSBC Bank USA, N.A. for at least \$250 up to a maximum deposit of \$5,000. I acknowledge that the Savings Account will not be established until all completed documents are received by HSBC Bank USA, N.A. and processed. I understand the Savings Account number will not be assigned until the Savings Account is opened.

I understand and agree that I will be granting a security interest to HSBC Bank Nevada, N.A. in my deposit account with HSBC Bank USA, National Association.

Applicant's Initials

X

Applicant's Signature  Jr.  Sr. Date

**Don't forget to initial, sign and enclose your check.**

*Moisten, fold, seal and mail.*