

World Trade Center Buffalo Niagara Members,

We are delighted to invite you to join HSBC Premier¹, the world's most comprehensive banking service. HSBC Premier is designed for people with the means and imagination to explore and experience all the opportunities the world has to offer.

Premier clients are recognized throughout the world as our best clients, so you can expect an unparalleled level of service through a financial network that spans over 35 countries. Whether you are at home or abroad, you will receive the full attention of a dedicated Premier Relationship Manager who will act as your personal guide to our local and global capabilities and bring you the very best of what HSBC has to offer.

Here are just some of the privileges and services you can look forward to:

- **International recognition and support.** Wherever you travel, you will be warmly recognized and receive a consistent level of service from knowledgeable financial professionals. And for peace of mind, you can rely on a single global number (1 908-PREMIER) for emergency support worldwide.

- **International services.** We are committed to fulfilling all your banking needs both at home and abroad. Whether you're moving to a new country to work, living in two countries or sending your kids abroad to study, we will seamlessly set up your HSBC accounts overseas and transfer your HSBC credit history.

- **Preferred pricing.** Premier clients receive preferred pricing on a Home Equity Line of ChoiceSM and Home Equity Loan², bonus rates on CDs³, and more.

- **Credit Card with exceptional rewards.** Welcomed at over 24 million locations worldwide, the no-annual fee HSBC Premier World MasterCard[®] comes with no pre-set spending limit⁴ for greater purchasing power. Our world-class rewards program opens up a world of unique travel, dining, cultural and shopping experiences.

- **Complimentary financial analysis.** Building and managing wealth for our clients is at the heart of everything we do. Your Premier Relationship Manager, along with a Financial Advisor from HSBC Securities (USA) Inc., will provide you with a no-cost financial review based on your specific goals, risk tolerance and time horizon.

To experience all that HSBC Premier has to offer, please visit HSBCPREMIERUSA.com. Or contact Michael Bergum, Premier Relationship Manager at 842-0936 or William Witzleben, Branch Manager at 842-2500.

Sincerely,

William Witzleben
VP/Area Branch Manager
Downtown Market

¹ To qualify for HSBC Premier, you need to maintain \$100,000 in combined personal deposit and investment balances. Business owners may use their commercial balances to qualify for personal Premier membership. A monthly maintenance fee of \$50 will be incurred if minimum balance requirements are not maintained.

² With automatic payment withdrawal from your Premier checking account.

³ If available, applies for initial term of qualifying new HSBC personal CDs under \$100,000.

⁴ No pre-set spending limit does not mean unlimited spending. We may permit you to incur charges (except ATM cash transactions) that cause your new balance to exceed your revolving credit line. Each such charge will be evaluated based

on such factors as your previous card usage and performance, other account relationships with us and your experience with other creditors, and credit and payment history, giving you the freedom to spend without the constraints of a fixed credit limit. If we authorize such charges, you will be required to pay the amount that exceeds your revolving credit line in full each month.

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