

HSBC Finance Corporation announced on 3/2/09 that its HFC and Beneficial branch offices have discontinued all new loan originations in HFC and Beneficial branches. In upcoming weeks, the branches will close. HFC and Beneficial will continue to service all of existing customer accounts with the utmost care and attentive service standards.

Q: If my local branch is closing, where will I go to make my payments?

A: We understand you may be used to coming in to the branch to make payments, but many of our customers mail their payments in. You can also make your payment over the phone. Here is some information:

Mailing Addresses:

Central: AR, IN, IA, KS, LA, ME, MI, MN, MO, MT, NE, NC, ND, OH, PA, SD, TN, WI:

PO Box 4153, Carol Stream, IL 60197-4153

Eastern: AL, CT, DC, DE, FL, GA, IL, MA, MD, MS, NH, NJ, NY, RI, SC, VT, VA, WV:

PO Box 17574, Baltimore, MD 21297-1574

Pacific: AK, AZ, CA, CO, HI, ID, NV, NM, OK, OR, TX, UT, WA, WY

PO Box 60101, City of Industry, CA 91716-0101

HFC/Beneficial Customer Service:

800-365-0175

HFC/Beneficial Web Addresses:

www.hfc.com

www.beneficial.com