

What You Need to Know...

## Business Term Loan

If you have questions, call the  
Customer Banking Center at  
(808) 627-6900 or  
toll-free (800) 272-2566.

The information presented is subject  
to change at any time without notice.



Member FDIC

[asbhawaii.com](http://asbhawaii.com)



**AMERICAN**  
Savings Bank



B U S I N E S S

Thank you for opening your new account at American Savings Bank (ASB). Please refer to your Business Loan Agreement and Disclosure document for your loan amount and the terms of your account. We're pleased to have you as a customer and look forward to serving all your financial needs.

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### **Access Options**

- You will receive your business loan amount in a single disbursement.

### **Account Statement**

- Account statements are generated monthly.
- Access up to 24 months of statement history through eBanking.

### **Payment Options**

- Set up automatic payments at any branch.
- Make and schedule additional payments online with eBanking.

## **Common Questions**

### **When will my first payment be due?**

This occurs 30 days after money has been funded into your account. Your payment date is any date of the month that you choose and will be due 15 days after the statement date (date when the statement is generated).

### **Is there an annual fee or prepayment penalty?**

No.

### **Can I set up automatic payments to pay down my term loan?**

Yes. It is required since your minimum monthly payment is automatically deducted from your American Savings Bank business checking account. For details, ask an ASB branch team member.

### **What is a returned payment fee?**

This fee is assessed if the payment deducted from your ASB business checking account does not clear due to insufficient funds.

### **How do I view the balance of my term loan?**

You can view your balance in your monthly statement or by accessing your account using eBanking.

### **Where can I locate forms to enroll in eBanking?**

Forms can be found at [asbhawaii.com/business/eBanking-for-Business](https://asbhawaii.com/business/eBanking-for-Business)