

For First-Time Home Buyers



American Savings Bank offers a great first-time home buyer loan program.

- Waive up to a maximum 1/2% in Loan Fees (points)*
- Flexible Income Qualifying Ratios
- Liberal Income Eligibility Limits
- Choice of Fixed Rate or Adjustable Rate
- Free Notary Service
- Condominium or single-unit property is eligible

Eligibility requirements include: U.S. Citizen, resident of the State of Hawaii, owner-occupant only. For other requirements, contact our Residential Loan Sales Department.

Oahu 593-1226 • Maui 872-4999 • Kauai 632-5050
Hilo 933-7599 • Kona 933-8215 • Toll-Free 1-800-272-2566

* This benefit is applicable only if an American Savings Bank checking account is opened.
(If you elect not to open a checking account, you will be charged the full points on the loan).

Terms effective July 6, 2009, and are subject to change without notice.



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asbhawaii.com



AMERICAN
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