

American Savings Bank, F.S.B.

WIRE TRANSFER REQUEST

Branch Name		Date/Time Received	
Branch Number		Date to Be Sent	
Accepted By		Wire Amount	
Template #		Fee Amount	

SENDING BANK INFORMATION

RECEIVING BANK INFORMATION

Bank ABA #	321370765	Bank ABA #	
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ORIGINATOR INFORMATION

BENEFICIARY (PAYEE) INFORMATION

Name		Name	
Account #		Account #	
Address 1		Address 1	
Address 2		Address 2	
City, State, Zip		City, State, Zip	
DL, TIN, Passport		DL, TIN, Passport	
Phone Number		Phone Number	

BENEFICIARY BANK INFORMATION

INTERMEDIARY BANK INFORMATION

Bank Name		Bank Name	
Bank ABA #		Bank ABA #	
Address 1		Address 1	
Address 2		Address 2	
City, State, Zip		City, State, Zip	

ORIGINATOR TO BENEFICIARY INSTRUCTIONS (Maximum 140 Characters)

Branch Use Only

Customer's Signature

Date

Reviewed By: (Print Name, Initial, Phone #)

WIRE ROOM USE ONLY

Entered By:	Verified By:	Reference #:	Date Processed:	Verified With:
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American Savings Bank: FUNDS TRANSFER AGREEMENT

By signing, you will enter into the following agreement with us:

American Savings Bank, F.S.B. is referred to here as "we", "us", or "our". Requests to transfer funds are generally governed by Article 4A of the Uniform Commercial Code and the terms "Bank", "Beneficiary", "Funds Transfer", "Funds Transfer Business Day", "Intermediary Bank" and "Payment Order" are used here as they are defined in Article 4A as enacted in Hawaii.

American Savings Bank

DISCLOSURE STATEMENT

Fedwire

Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. While we may select any intermediary Bank, Funds Transfer System, or other reasonable means of transmittal to send your Payment Order (even if you specify a different method), we may use Fedwire when you send us a Payment Order. Other Banks involved in the Funds Transfer may use Fedwire as well. Any Funds Transfers carried by Fedwire will be governed by Regulation J of the Federal Reserve Board. All Funds Transfers we make will be subject to the laws and regulations applicable to us, our internal rules and shall be construed under the laws of the State of Hawaii.

Responsibility

You are responsible for the contents of each Funds Transfer Request sent to or through us. We are not responsible for the detection of errors contained in any request and are entitled to rely on the information provided us. We and any other Bank executing a Funds Transfer may rely: (a) on the number in the transfer instruction that identifies a party different from the party named as the Beneficiary; and (b) on the name and number on an Intermediary or Beneficiary Bank named in the transfer instructions, even if the name or number identifies different parties. We and any other Intermediary or Beneficiary Bank have no obligation whether the name and number identified the same persons. Errors must be reported to us not more than sixty (60) days after payment of the relevant transfer instruction was been processed. Except as otherwise provided by law, failure to notify us of the errors relieves us of any liability for damages or loss caused by the transaction.

Liability

We shall be liable only for our failure to act to the extent set out in this agreement with you unless otherwise provided by law. We shall not be liable for loss or damage for circumstances beyond our reasonable control, for equipment failure or if you have failed to notify us of any error in any transfer within the time period required for prior notice, if any. We shall not be liable for punitive, special, indirect or consequential damages even if we have been advised of such damages. We are not responsible for the fees, offsets, acts, or failure to act of any other person, including without limitation, any Intermediary Bank, our correspondent, any Federal Reserve Bank, the Funds Transfer network, other Banks involved in the transfer, or the ultimate payer Bank (including the failure of the payer Bank to identify or pay the Beneficiary), and by signing on the reverse of this form, you agree to indemnify and hold American Savings Bank harmless for the same. Our fees, which may be changed from time to time, are small in relation to most Payment Orders and these limitations on liability are an essential inducement for us to process your Funds Transfer Request and to perform our agreement with you.

Cutoff Times

We have established deadlines or cutoff times on Funds-Transfer Business Days for receiving and processing Funds Transfers and communications regarding Funds Transfers. The cutoff times may be changed from time to time without prior notice to you and may vary depending upon the branch and type of Payment Order. Our cutoff times schedule is available on request. The cutoff time to cancel or amend a payment order is 3:00 p.m. on the Funds Transfer Business Day before the value date, the date the funds are to be credited. This means that for same day, Fedwire transactions amendment or cancellation will not be possible. We have no obligation to cancel or amend a Payment Order after we accept it. We shall not be liable for any reason for failure to amend or cancel a Payment Order we have accepted. You agree to reimburse us for any losses, costs or damages we incur in connection with your request to amend or cancel a Payment Order.

Execution

We will initiate the execution of your Funds Transfer Request if there are sufficient collected balances in your account to cover the amount of the Funds Transfer Request and if the Funds Transfer Request is satisfactory to us. If we are unable to execute or accept your Funds Transfer Request, we may give you notice of rejection by any means we select, including orally. We are not liable for any rejection, and we are not obligated to pay you interest for any period before you receive the notice of rejection. If we cannot execute a Funds Transfer because of circumstances beyond our reasonable control, we will, without prior notice to you, execute the Funds Transfer Request on the next fund transfer business day, if then possible. If we complete a Funds Transfer Request which results in an overdraft to your account, we are entitled to receive interest on the amount of the overdraft at an interest rate established by us from time to time. If we must refer the collection of the overdraft to an attorney, you will be responsible for reasonable attorneys' fees and costs.