

What You Need to Know...

Business ProTecLineSM

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



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 Line Agreement and Disclosure documents for your line 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.

Access Options

- Available funds from your Business ProTecLine will be automatically transferred to your checking account to cover an overdraft.

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

Is there an annual fee?

Your Business ProTecLine is subject to annual renewal; if your account is renewed, there is an annual fee. For fee details, ask an ASB business specialist at your branch.

Is there a prepayment penalty?

No. The balance can be paid off at any time.

What is my monthly payment?

If there is an outstanding balance, the minimum monthly payment is the greater of 2.00% of the principal balance or \$50.00, plus accrued interest.

Can I set up automatic payments to pay down my Business ProTecLine?

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 ProTecLine?

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

Where can I locate forms to enroll in eBanking?

Forms can be found at asbhawaii.com/business/eBanking-for-Business