

What You Need to Know About...

Biz Money MarketSM • Biz Tiered Savings • Biz Statement SavingsSM

Thank you for opening your new account at American Savings Bank (ASB). Please refer to the Business Deposit Account Terms and Conditions for 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

- ❖ Checks for Money Market Accounts.
 - If you ordered checks, you will receive them by mail in 7 to 10 business days.
- ❖ Transfer funds (one-time or recurring) to your account via Online Banking (requires enrollment).
- ❖ Set up auto-transfers to your account. Bring your completed Automatic Payments and Transfers form to a branch or mail to:
American Savings Bank, ATTN: ACH Services,
P.O. Box 2300, Honolulu, HI 96804-2300
- ❖ Visit a branch.

ACCOUNT STATEMENT

- ❖ Money Market account statements are provided monthly.
- ❖ Biz Statement Savings and Biz Tiered Savings account statements are provided at the end of each calendar quarter. You will receive an additional statement for any month in which you perform electronic fund transfers. If your savings account is part of a combined statement, a monthly statement will be provided instead of a quarterly statement.
- ❖ Access up to 24 months of statement history through Online Banking (18 months for Commercial Business).

COMMON QUESTIONS

When will interest be credited to my Biz Money Market, Biz Tiered Savings or Biz Statement Savings account?

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid.

How do I know what rate I'm receiving for my account?

Go to asbhawaii.com/rates to view the Customer Annual Percentage Yield (APY) and Interest Rate Sheet. Your interest rate and APY may change.

Where can I locate forms to enroll in Online Banking?

Forms can be found at:
asbhawaii.com/business/online-banking-for-business

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