

Tips To Help You Avoid Overdrafts

- ✓ Watch your balance. Accurately track the money you deposit into and withdraw from your account. You can do this using a paper register or electronically through Online Banking. Remember to track your ATM withdrawals and transfers, debit card purchases, bills that get deducted electronically from your account, and the checks that you write. You may want to consider keeping a "cushion" of funds in your account to help prevent unintended overdrafts.
- ✓ Apply for overdraft protection that could automatically help protect your account from being overdrawn.
- ✓ Enroll in Online Banking and use it to quickly access and monitor your balance and account activity.

- ✓ Understand that some transactions do not get deducted from your account immediately and may not be reflected in your account balance. For example, a check may not be cashed immediately, a merchant may not settle a post-of-sale transaction, etc.

Please note that some payment authorization systems allow merchants to ask us for an authorization for an amount that is more or less than the actual transaction (for example, at a gas station, you will swipe your debit card; authorization for that transaction is obtained before you learn of the total cost of the gas. As the gas station owner is obtaining a "pre-authorization", more funds than what you spent on the gas may be placed on hold, reducing your overall available funds). Keeping a "cushion" of funds in your account could prevent overdrafts related to these types of transactions.

- ✓ Sign-up for Alerts through Online Banking to warn you when your account balance falls below a dollar amount you choose.
- ✓ Verify that automatic deposits you're expecting have been credited to your account.
- ✓ Review and reconcile your checking account statement every month.

How May We Help You?

To help determine which Overdraft Solution may work best for you:

- Visit us online at: asbhawaii.com/personal/overdraft-solutions
- Call us at (808) 627-6900 or toll-free at (800) 272-2566
- Stop by any of our conveniently located branches or scan the QR code below with your mobile device to make an appointment



Your Guide to Overdraft Solutions

Real Life, Real Answers

What Is An Overdraft?

An overdraft can occur when you try to spend more money than the available balance in your personal checking account. Typical transactions include writing checks, debit card transactions, ATM withdrawals, or the electronic payments you make or authorize from your account.

Overdraft Fees

We will charge you an overdraft fee each time we pay a transaction that overdraws your account.

Overdraft Solutions

No one plans to overdraw their account. It's embarrassing when transactions are declined or returned unpaid. In addition, merchants will often charge fees for returned checks.

To help you, American Savings Bank offers solutions to avoid an overdraft in the unlikely event that you do not have enough money in your account. Please review the chart printed on the inside of this brochure for more information about the options available to you.



asbhawaii.com



OVERDRAFT SOLUTIONS ¹	OVERDRAFT COURTESY	DEBIT CARD COVERAGE	SAVINGS OVERDRAFT TRANSFER	PREFERRED CREDITLINE SM OVERDRAFT PROTECTION ³
Description	As a courtesy, at our discretion, we may pay checks and recurring debit transactions that overdraw your account. However, ATM and one-time debit card transactions will be declined at the time of the transaction if you do not have enough money in your checking account.	At our discretion, we may pay all types of transactions that overdraw your personal checking account, including ATM and one-time debit card transactions. Your selection of this option does not mean we guarantee that all of your transactions will be paid when you do not have enough money in your account.	Overdraft Protection: ² Your Statement Savings or Tiered Savings account may be linked to your personal checking account to help protect your checking account from overdrafts.	Overdraft Protection: ² A line of credit may be linked to your personal checking account to help protect your checking account from overdrafts or to use as emergency funds when needed.
Features	<ul style="list-style-type: none"> If you ever write a check or make a recurring debit transaction that overdraws your account, Overdraft Courtesy may help prevent that transaction from being declined (does not apply to ATM and one-time debit card transactions) 	<ul style="list-style-type: none"> If you ever make a transaction that overdraws your personal checking account, Debit Card Coverage may help prevent that transaction from being declined 	<ul style="list-style-type: none"> If you ever overdraw your checking account, available funds from your savings account are automatically transferred to your checking account to cover the overdraft 	<ul style="list-style-type: none"> If you ever overdraw your checking account, available funds from your Preferred CreditLine are automatically transferred to your checking account to cover the overdraft Credit lines from \$500 to \$15,000 (subject to credit approval)
Fees (Please refer to the agreement and disclosures governing your account for the current list of fees)	<ul style="list-style-type: none"> There is no charge to you unless you try to spend more money than what is available in your account If a check or a recurring debit transaction is presented but you don't have enough available balance in your account to cover it, you will get charged an overdraft fee of \$30 if we pay it⁴ 	<ul style="list-style-type: none"> There is no charge to you unless you try to spend more money than what is available in your account If a transaction is presented but you don't have enough available balance in your account to cover it, you will get charged an overdraft fee of \$30 if we pay it⁴ ASB cannot charge you overdraft fees on ATM and one-time debit card transactions unless you have agreed (opted-in) to these fees. 	<ul style="list-style-type: none"> No annual fee however, there is a \$10 per day transfer fee assessed to your checking account when a transfer is made from your savings account. No overdraft fee if funds from savings account are used to cover the overdraft The transfer fee is \$5 for Kalo Plus Checking account customers. The fee is waived in its entirety for Kalo Deluxe Checking account customers. 	<ul style="list-style-type: none"> \$25 annual fee No overdraft fee if funds from Preferred CreditLine are used to cover the overdraft but interest will be charged starting when the line of credit is used If you have a Kalo PlusSM or Kalo DeluxeSM Checking account, you are eligible for an interest rate discount and an annual fee waiver on your Preferred CreditLine No payment or interest until the line is used
To Use This Service	This option automatically applies to your checking account	You may revoke this consent at any time. To select this option (or to change your preference): <ul style="list-style-type: none"> Log in to your Online Banking account, go to "Menu", "Services" and then click or tap on "Overdraft Solutions" to make your selection from the drop-down menu, Stop by any of our conveniently located branches, or Call us at (808) 627-6900 or toll-free (800) 272-2566 	To sign up: <ul style="list-style-type: none"> Call (808) 627-6900 or toll-free (800) 272-2566, or Visit any conveniently located branch 	To apply (all owners of the checking account must apply): <ul style="list-style-type: none"> Online at asbhawaii.com/personal/loans/overdraft-protection or Visit any conveniently located branch

QUESTIONS AND ANSWERS

Q. What is a one-time debit card transaction?

A. A one-time debit card transaction is a one-time purchase you make using your debit card at a merchant location, by telephone or online. In most cases, you will need to enter your Personal Identification Number (PIN) or sign a sales receipt to authorize the transaction.

Q: What is a recurring debit transaction?

A: Unlike a one-time debit card transaction, a recurring debit transaction is a payment you set up to happen periodically using your account to pay for your bills (water, telephone, electricity, parking, etc).

Q. If I select Debit Card Coverage, will transactions that cause my account to be overdrawn always be paid?

A. No. With our Debit Card Coverage, transactions are paid at the bank's discretion. Therefore, we may not always allow the transaction to be paid if you do not have enough money in your account. Also, it is not possible to determine in advance which individual transactions may be paid or not paid.

Q. Will Overdraft Courtesy eliminate all overdraft item charges?

A. No. Although Overdraft Courtesy does not cover ATM and one-time debit card transactions, you may still incur overdraft fees for checks, automatic bill payments and other transactions that are processed when you do not have enough money in your account.

Q. If I choose Debit Card Coverage, does that mean I have overdraft protection?

A. No. Debit Card Coverage is different from overdraft protection. When you select Debit Card Coverage for ATM and one-time debit card transactions, at our discretion, we may authorize and pay transactions that overdraw your account. However, this also means that some or all of these transactions may not be authorized or paid. With a Preferred CreditLine or Savings Overdraft Transfer, funds from the available balance in your line of credit or savings account are transferred to your checking account and used to pay the transactions that overdraw your account.

Q. If I already have a Preferred CreditLine or Savings Overdraft Transfer, can I also select Debit Card Coverage?

A. Yes. You may have both an overdraft protection service and Debit Card Coverage. The benefit of having both is that we may be able to pay a transaction using our Debit Card Coverage if your overdraft protection is not able to cover your ATM and one-time debit card transactions.

¹Subject to applicable laws, we may add or change products, features, terms and conditions from time to time. ²You can only have one (1) service for Overdraft Protection, either Preferred CreditLine (if approved) or Savings Overdraft Transfer, but not both. ³Subject to application, credit qualification, underwriting and credit policy of American Savings Bank. ⁴There is a daily limit of four (4) overdraft item fees that we will charge you.