

COMPARE BUSINESS LOANS AND LINES OF CREDIT

BUSINESS LOANS	BUSINESS TERM LOAN	SBA LOANS	SAVINGS SECURED LOANS	COMMERCIAL REAL ESTATE LOANS
Description	A fast and efficient way to obtain immediate financing.	Whether your small business is just starting out or already well-established, American Savings Bank has the experience to help you obtain the SBA financing that's right for you.	Build your Business credit with American Savings Bank using your savings as collateral.	We can assist you with a wide range of commercial real estate loans, including the refinancing of an existing loan or obtaining new loans.
Key Features & Advantages	<ul style="list-style-type: none"> • Unsecured loans up to \$100,000 • Secured loans up to \$250,000 • Competitive rates • No annual fee • Flexible repayment schedules 	<ul style="list-style-type: none"> • Simplified loan approval process • Low down payment requirements • Flexible terms and interest rates 	<ul style="list-style-type: none"> • Loans from \$10,000 to 90% of your available savings account (maximum \$250,000) • Terms up to 60 months¹ • Flexible interest rates • No annual fee • Savings account used as collateral 	<ul style="list-style-type: none"> • Reduced interest rate risk with fixed pricing up to five (5) years • Terms of up to 10 years, generally amortized up to 25 years on permanent loans

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Uses	Fast, efficient and affordable financing for equipment or furniture purchase, maintenance, debt consolidation and more.	Great for purchasing, starting, or expanding a business. Choose from a range of financing options to purchase equipment, construct a new building or upgrade existing facilities.	Help your Business build credit.	Purchase or build new income-producing properties ² such as warehouses, office and retail buildings, or renovate an existing property.
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BUSINESS LINES OF CREDIT	BUSINESS POWERLINESM	BUSINESS PROTECLINESM
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Description	A revolving line of credit that provides your company with a continual resource of working capital. Other business lines of credit are also available.	Provides valuable and convenient overdraft protection for your American Savings Bank business checking account.
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Key Features & Advantages	<ul style="list-style-type: none"> • Unsecured lines up to \$100,000 • Secured lines from \$50,00 up to \$250,00 • Access with Online Banking or Business PowerLine checks³ • Low variable interest rate 	<ul style="list-style-type: none"> • Easy to access line of credit up to \$10,000 • Automatic coverage of checking account shortage
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Uses	This flexible line of credit helps you grow your business and manage cash flow.	Helps you avoid returned check overdraft fees.
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Download Printable

[Business Lending Fee Schedule >](#)

[Business Loan and Line Rates >](#)

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1. Collateral of savings account must be with American Savings Bank. There is a \$50 document preparation fee. The interest rate is based on the earning rate of the pledge deposit account plus a margin.
2. Property must be in fee simple interest.
3. Business PowerLine checks available for unsecured lines only.