

	KALO ESSENTIALSSM CHECKING	KALO PLUSSM CHECKING	KALO DELUXESM CHECKING
	<u>OPEN NOW</u>	<u>OPEN NOW</u>	<u>OPEN NOW</u>
Minimum Opening Deposit	\$20	\$20	\$20
Interest Bearing	No	No	Yes (tiered interest)
Monthly Service Fee²	None	\$15 per month Otherwise, waived if \$7,000 in combined personal monthly average deposits [†] and/or outstanding loan ^{††} balances OR \$2,500 in <u>direct deposits</u> per statement period ³	\$25 per month Otherwise, waived if \$30,000 in combined personal monthly average deposits [†] and/or outstanding loan ^{††} balances OR \$5,000 in <u>direct deposits</u> per statement period ³
[†] Deposit balances include checking, savings, money market, CD and IRA balances. ^{††} Loan balances include HELOCs and other consumer loans and lines of credit, except residential mortgage and credit card balances.			
ONLINE BANKING⁴	KALO ESSENTIALSSM CHECKING	KALO PLUSSM CHECKING	KALO DELUXESM CHECKING
Monthly Fee			
Optional services you select may incur fees.	None	None	None
Bill Pay Service Fee	None	None	None
Free Mobile Check Deposit	Yes	Yes	Yes
COMPLIMENTARY SERVICES	KALO ESSENTIALSSM CHECKING	KALO PLUSSM CHECKING	KALO DELUXESM CHECKING
ATM Fee Rebate⁵	None	Up to \$8 per monthly statement period	Up to \$12 per monthly statement period
Free Kalo Design Checks	Kalo Design Starter Checks	Yes	Yes
Free Visa[®] Debit Card	Gold	Platinum	Platinum
Statement Savings Account Monthly Service Fee	Fee Charged ⁶	Fee Waived	Fee Waived
Paper Statement Fee	\$5 per month	Fee Waived	Fee Waived
Paper Image Statement Fee	Fee Charged ⁶	Fee Waived	Fee Waived
Incoming Wire Transfer Fee	Fee Charged ⁶	Fee Waived	Fee Waived
Cashier's Check Fees	Fee Charged ⁶	Fee Charged ⁶	Fee Waived
Notary Fee⁷	Fee Charged ⁶	Fee Charged ⁶	Fee Waived
Safe Deposit Box Rental Fee	Fee Charged ⁶	Fee Charged ⁶	Free small box or \$40 off a larger box with auto pay ⁷

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OVERDRAFT SOLUTIONS	KALO ESSENTIALSSM CHECKING	KALO PLUSSM CHECKING	KALO DELUXESM CHECKING
Savings Overdraft Transfer Fee⁸	\$10 per transfer	\$5 per transfer	Fee Waived
Annual Fee on Preferred CreditLineSM Overdraft Protection⁹	Fee Charged ⁶	Fee Waived	Fee Waived
PREFERRED RATES AND LOAN DISCOUNTS	KALO ESSENTIALSSM CHECKING	KALO PLUSSM CHECKING	KALO DELUXESM CHECKING
Certificate of Deposit (CDs)			
Terms of 30 days or more.	Preferred Rates Not Available	Preferred Rates Not Available	Higher Interest Rates
New Preferred CreditLine Overdraft Protection^{9, 10}	Preferred Rates Not Available	Interest Rate Discount	Interest Rate Discount
New Home Equity Line of Credit^{9, 10}	Preferred Rates Not Available	Margin Discount	Margin Discount
Residential Mortgage⁹			
New purchase or Refinance.	Loan Discount Not Available	Loan Discount Not Available	\$150 off Lender Fees
Benefits	Fee Waiver Not Available	Fee Waiver Not Available	Certain Fees Waived

1. Subject to applicable laws, we may add or change products, features, terms and conditions from time to time.
2. We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.
3. Direct deposit means electronic government or payroll deposits made to the account during the statement period.
4. An internet-enabled device is required to access Online Banking; enrollment required. Downloading the ASB Hawaii Mobile App is required for Mobile Check Deposit. Standard messaging and data usage fees apply; contact your mobile carrier for details.
5. If you use an ATM within the U.S. that is not owned or operated by ASB, we will refund ATM withdrawal fees charged by either ASB or the other bank or ATM operator as shown in the chart above.
6. See the Personal Deposit Terms and Conditions book for fee charged.
7. Based on availability at selected branches. Visit our website at asbhawaii.com/locations for branches with availability.
8. For Savings Overdraft Transfer, a Statement Savings or Tiered Savings account is required to participate in this service. Regulatory transfer limits apply. There is no annual fee.
9. Loans and lines of credit are subject to application, credit qualification, underwriting and credit policy of American Savings Bank.
10. A discount is offered for Preferred CreditLine Overdraft Protection and Home Equity Line of Credit accounts. The Kalo Plus or Kalo Deluxe Checking account must be open at the time of application or loan closing for the discount to be applicable. For details, please refer to your loan documents or disclosures.