

Automatic Transfers and Payments

Follow these steps

1. Complete and sign this form to request new transfers, update existing transfers, or cancel existing transfers (part B only)
2. Attach a voided check or copy of the bank statement of the checking/savings account to be transferred FROM
3. Drop off this form and any attachments at any American Savings Bank ("ASB") branch or mail to:
American Savings Bank; Attn: ACH Services; PO Box 2300; Honolulu, HI 96804-2300

Please allow **7 business days from receipt to set up, change or cancel your transfer(s).**

ASB Online banking customers
It's quick and easy to set up automatic transfers between your accounts online!
See instructions on the reverse side of this form.

Part A – Request new transfers or change an existing transfer

STEP 1	This is a <input type="checkbox"/> new request or <input type="checkbox"/> change to an existing transfer
STEP 2	<p>I authorize American Savings Bank to make recurring transfers FROM my <input type="checkbox"/> Checking <input type="checkbox"/> Savings† Account # _____</p> <p style="text-align: right;">Attach a voided check or a copy of the bank statement that shows the full account number. The person requesting the transfer must be the account owner on both the FROM and TO account unless this is for an ASB to ASB deposit transfer.</p>

Transfer TO an ASB loan		Transfer TO an ASB checking/savings account	
STEP 3 Account information	Account # _____ (Or attach a copy of your payment coupon or loan statement)	STEP 3 Account information	<input type="checkbox"/> Checking <input type="checkbox"/> Savings Account # _____
STEP 4 Select payment date	<p>Start Date: _____</p> <p><input type="checkbox"/> Schedule payment on the due date</p> <p style="text-align: center;">OR</p> <p><input type="checkbox"/> Monthly: _____</p> <p>Enter the day of the month (Example: Monthly: 15 will pay on the 15th of the month. Note: If you wish to pay on the last day of each month, enter 31)</p>	STEP 4 Select payment date	<p>Start Date: _____</p> <p>Weekly: (Select ONE) M <input type="checkbox"/> T <input type="checkbox"/> W <input type="checkbox"/> Th <input type="checkbox"/> F <input type="checkbox"/></p> <p>Every other week: (Select ONE) M <input type="checkbox"/> T <input type="checkbox"/> W <input type="checkbox"/> Th <input type="checkbox"/> F <input type="checkbox"/></p> <p>Monthly: _____ Twice a month: _____ and _____</p> <p>Enter the day of the month (Example: Monthly: 15 will deposit on the 15th of the month. Note: If you wish to deposit on the last day of each month, enter 31)</p>
STEP 5 Amount to Pay	<input type="checkbox"/> Minimum monthly payment <input type="checkbox"/> Minimum monthly payment + additional principal of \$ _____ <input type="checkbox"/> Fixed payment amount* \$ _____ <small>*for installment loans only</small>	STEP 5 Amount of Deposit	Recurring Deposit Amount \$ _____

STEP 6 Authorization & Signature:

I (we) also authorize American Savings Bank to initiate adjustments to my account to correct any errors made in relation to these transfers. I agree to have enough money in my account at least one (1) day before the transfer is scheduled. If I do not have enough money in my account to make these transfers three (3) times during any 12-month period, I understand that American Savings Bank can cancel this service without my consent, twenty-one (21) calendar days after sending written notice to me. This authorization shall remain in full force and effect, and shall be binding on my heirs, personal representative, administrators, assigns and co-owners of the account above, unless an owner of the account to be withdrawn from cancels in writing no less than seven (7) business days before the next scheduled transfer. An owner of the account to be withdrawn from can revoke this authorization by completing Part B and dropping off this form at any ASB branch or by mail to American Savings Bank, ATTN: ACH Services, PO Box 2300, Honolulu, HI 96804-2300. †For savings and money market accounts, regulatory transfer limits apply.

Print Name _____ Signature _____ Phone _____ Date _____

Part B - Cancel existing transfer(s) (If you need more space, please attach a separate page)

Please cancel the automatic transfer(s) FROM Account # _____ TO my ASB account(s) listed below

<input type="checkbox"/> Loan <input type="checkbox"/> Deposit	Account # _____	Transfer Amount \$ _____	Effective Date _____
<input type="checkbox"/> Loan <input type="checkbox"/> Deposit	Account # _____	Transfer Amount \$ _____	Effective Date _____

Print Name _____ Signature _____ Date _____

Request Taken by: (Print Name)	Branch/Dept #	Phone #	# Attachments
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Frequently Asked Questions

I don't want to miss or make a double payment, so how will I know my automatic loan payments are about to begin?

Once we receive your completed "Automatic Recurring Transfers" form we will send you a letter confirming the start date of your first automatic payment. Please continue to make your payments until you receive the automatic loan payment confirmation letter.

Can I schedule an additional automatic monthly payment to be applied toward my loan's principal?

Yes, by selecting the "Minimum monthly payment +additional \$____" option. You can elect to make additional payments to apply them toward your principal balance. The additional dollar amount you provide will not change until you notify us in writing.

What happens if I want to switch the account from which my payments/deposits are being made?

For your automatic transfers to continue without interruption, complete Part A of this form and turn it in at least 7 business days before the scheduled transfer date.

What happens if there's not enough money in my account to cover the transfer?

If your account does not have enough money to cover the transfer, you must make a manual payment as soon as possible. The manual payment can be made by mail or at any American Savings Bank branch. Payments made after the due date may incur a late fees.

How do I cancel my automatic transfers?

Complete Part B of this form, drop it off at any ASB branch or mail to: American Savings Bank; Attn: ACH Services; PO Box 2300; Honolulu; HI 96804-2300 at least 7 business days before the scheduled transfer date.

Can I schedule automatic transfers online?

Yes, if you are an ASB online banking customer, scheduling transfers online is quick and easy, see instructions on this page. Sorry, at this time we do not offer online automatic payments to mortgage loans, please complete an "Automatic Recurring Transfers" form. You can also use our Online Banking service to change or cancel your automatic transfers should your needs change in the future.

What if my scheduled transfer date falls on a weekend or holiday?

Transfer dates that fall on a weekend or holiday will post on the next business day.

Who can I contact if I have more questions?

If you have questions, call the Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566.

Setting up Online Banking transfers:

It's quick and easy to set up automatic transfers between your ASB Accounts:

1. Sign on to Online Banking and select **Transfers**.
2. Under the Transfers tab select the **Internal Transfer** link.
3. Choose the account you want to transfer money from, the account you want the money transferred to, the frequency of transfers, the date you would like the transfer to occur, and the amount that you would like to have transferred.
4. Click the **Next** button.
5. Review the information you have entered. If it is correct, click **Add Internal Transfer** to submit your transfer.
6. For transfers done between 10:00pm and 1:00am Hawaii time, the funds are transferred immediately, but the transaction posting date on your statement may be the next business day.

Automatic transfers from another financial institution:

1. Sign on to Online Banking and select **Transfers**.
2. Under the Transfers tab select the **External Transfer** link.
3. Select the **Add a New Account** tab. Select the account type the transfer is coming from.
4. Enter a Nickname for the account.
5. Enter the account **Routing Number** and **Account Number**.
6. Click in the **Next** button.
7. Enter the transfer amount.
8. Choose the account you want to transfer money from, the account you want the money transferred to, the frequency of transfers, the date you would like the transfer to occur, and the amount that you would like to have transferred.
9. Click the **Next** button.
10. Review the information you have entered. If it is correct, click **Add Internal Transfer** to submit your transfer.

For transfers done between 10:00pm and 1:00am Hawaii time, the funds are transferred immediately, but the transaction posting date on your statement may be the next business day.



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