

ATM Transaction



Available Balance:
\$50.00

Withdrawal Amount:
\$60.00



Amount of withdrawal more than available balance

Debit Card Coverage = (may be approved)



\$60 cash

\$30 overdraft fee

Balance: -\$40.00

Overdraft Courtesy = (declined)



\$60 cash

\$30 overdraft fee

Balance: \$50.00

Everyday Debit Card Transaction



Available Balance:
\$50.00

Total Purchase:
\$60.00



Amount of transaction more than available balance

Debit Card Coverage = (may be approved)



\$60 purchase

\$30 overdraft fee

Balance: -\$40.00

Overdraft Courtesy = (declined)



\$60 purchase

\$30 overdraft fee

Balance: \$50.00

This chart is for illustrative purposes only and does not imply that all transactions will be paid if you participate in Debit Card Coverage. For details, see the "What You Need to Know about Overdrafts and Overdraft Fees" product guide.



Member FDIC

asbhawaii.com



AMERICAN
Savings Bank

Overdraft Solutions for Debit Cards and ATM Cards

When you do not have enough money in your account to cover ATM or everyday debit card transactions...

Do you want ASB to Authorize and Pay These Transactions (at its discretion) or Decline Them?

You Choose

No (Overdraft Courtesy)

ASB will decline these transactions:

- ATM transactions
- Everyday debit card transactions

However, at ASB's discretion, Overdraft Courtesy will cover checks and all other debits including automatic bill payments.

ASB's overdraft fees may apply to these transactions.

or

Yes (Debit Card Coverage)

At its discretion, ASB may authorize and pay:

- ATM transactions
- Everyday debit card transactions

Debit Card Coverage includes Overdraft Courtesy.

ASB's overdraft fees may apply to these transactions.

Overdraft Protection Services

- Preferred CreditLine¹
- Savings Overdraft Transfer²



Member FDIC

¹ Subject to credit approval and an annual fee.

² Regulatory transfer limits apply and a fee is imposed on the checking account for transfers made. There is no annual fee.



AMERICAN
Savings Bank