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What You Need to Know...

## Certificates of Deposit (CDs)

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

The information presented is subject  
to change at any time without notice.



Member FDIC

[asbhawaii.com](http://asbhawaii.com)



**AMERICAN**  
Savings Bank



Thank you for opening your new account at American Savings Bank (ASB). Please refer to the Personal Deposit Account Terms and Conditions and the Disclosure of Account Terms and Certificate of Deposit Accounts for the terms of your account. We're pleased to have you as a customer and look forward to serving all your financial needs.

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## Access Options

- Once your CD has matured, you can either automatically renew the account or transfer the funds to another ASB account.

## Account Statement

- None provided however, if you have an ASB checking account, you may request CD information be combined with your monthly checking account statement.
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## Common Questions

### When does interest get paid?

Your choice of monthly, quarterly, annually or at maturity (not available for CDs with terms of longer than 12 months).

### When is my CD considered abandoned?

It will be considered abandoned if you do not communicate with us about your account for five years after the original maturity date, even if your account renews automatically.

### What happens if I don't renew my CD after it matures?

Your account will automatically renew at maturity, but you will have a grace period after the maturity date to withdraw your funds without being charged an early withdrawal penalty. The renewed account will be for the same term as the original term, at the interest rate and Annual Percentage Yield (APY) in effect on your maturity date.

### What happens if I need to withdraw some, or all, of the funds from my CD before the maturity date?

If you withdraw any principal before the maturity date, a penalty may be imposed. The penalty will not be imposed if the withdrawal is due to the death or legal incompetence of any depositor listed in the account name.

### Can I withdraw the interest without penalty?

Yes. Available interest (interest that has been credited) may be withdrawn without penalty.

### Will I be able to immediately view my account on my eBanking profile?

Yes. If you don't see the account, contact Customer Banking via secure message in eBanking or call (808) 627-6900 or toll-free at (800) 272-2566.