

**When will interest be credited to my savings account?**

Interest will be credited to your account on the last business day of October. You must maintain an account balance of at least \$5.00 each day to earn interest.

**Will I be able to immediately view my account on my ASB Hawaii Online Banking profile?**

Yes. If you don't see the account, use the Self Service feature in ASB Hawaii Online to select the account to display.



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What You Need to Know...

## Holiday Savings

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

Subject to consumer protections laws, the information in this document may change.



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 Rules and the Personal Deposit Account Disclosures and Fees 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**

- On the last business day of October, the funds saved in your Holiday Savings account will be automatically transferred to your designated ASB deposit account (Checking, Savings or Money Market).
- Set up auto-transfers to your checking account. Bring your completed Automatic Transfers and Payments form to a branch or mail to:  
American Savings Bank  
Attn: ACH Services  
P.O. Box 2300  
Honolulu, HI 96804-2300
- Visit a branch.

### **Account Statement**

- Provided at the end of each calendar quarter. You will receive an additional statement for any month in which you perform electronic fund transfers. If your savings account is part of a combined statement, a monthly statement will be provided instead of a quarterly statement.
- Sign up for e-statements through ASB Hawaii Online and access up to 24 months of statement history.

### **Common Questions**

#### **Is there a monthly service fee?**

No.

#### **Is there a minimum balance requirement to avoid a monthly service fee?**

There is no minimum balance required however, we reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

#### **What are the transaction limits?**

You may make unlimited deposits but you cannot make withdrawals from this account. On the last business day of October, the funds in your account are automatically transferred to your designated ASB deposit account (Checking, Savings or Money Market).

#### **What happens if funds are withdrawn before the last business day in October?**

Your account will be closed and accrued interest forfeited if any withdrawal is made during the holiday year.

#### **Will my Holiday Savings account automatically renew?**

To keep the account current, customers have until the end of January to make a deposit for the new year. Otherwise, the account will close.

#### **How do I know what rate I'm receiving for my savings account?**

Go to [asbhawaii.com/rates](http://asbhawaii.com/rates) to view the Customer Annual Percentage Yield (APY) and Interest Rate Sheet. Your interest rate and APY may change.