

What You Need to Know... Kalo DeluxeSM Checking, Kalo PlusSM Checking, and Kalo EssentialsSM Checking

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

ACCESS OPTION

- ✦ Your Visa[®] debit card can be used at retail locations or ATMs.
 - If you request a debit card, it will be received by mail in 7 to 10 business days. Follow the activation instructions noted on the card.
 - You can make purchases by Personal Identification Number (PIN) or by signature. When making payment at a store's terminal, if you select "debit" you'll be prompted to enter your PIN. If you select "credit," you may be prompted to sign for your purchase; the amount will still be deducted from your checking account.
- ✦ Checks
 - If you ordered checks, you will receive them in 7 to 10 business days.
- ✦ Transfer funds (one-time or recurring) between ASB accounts via Online Banking (requires enrollment).
- ✦ Set up auto-transfers to your account. Bring your completed Automatic Payments and Transfers 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 AND PAYMENT

- ✦ Account statements are generated monthly.
- ✦ Access up to 24 months of statement history through Online Banking.

COMMON QUESTIONS

How do I set up direct deposit?

Provide your employer with a voided check, which has ASB's routing number (321370765) and your account number, payroll ID number (in most cases, your Social Security Number) and our mailing address: P.O. Box 2300, Honolulu, HI 96804-2300

Can I make a deposit at an ATM?

You can make deposits at ATMs located at a branch, and at the Sack N Save Lanikai ATM.

How will I receive my Personal Identification Number (PIN)?

Your PIN number should have been pre-selected upon account opening at the branch. If you've forgotten it, please visit a branch or call our Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566.

Is there a fee for a lost, stolen or damaged Visa debit card?

Yes. For fee details, refer to your Visa[®] Debit Card and Money ExpressSM ATM Card Agreement.

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

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

How do I reorder checks?

Go to asbhawaii.com/personal/checking/reorderchecks or call our check provider, Deluxe at (877) 838-5287. You will need ASB's routing number (321370765) and your account number, which is displayed on your existing checks.

How do I stop payment on a check?

This can be initiated through Online Banking (enrollment required). Or, you can visit a branch or call our Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566. For this service, a fee may apply.

How do I handle a transaction dispute?

Visit a branch or call our Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566.

Why is there a hold on my deposit?

We may place a hold for reasons such as: if your account has been open for 30 days or less, the checks you deposited in one day exceed \$5,000, due to emergency conditions beyond our control resulting in failure of computer or communications equipment, etc.

Additional Common Questions for Kalo Plus and Kalo Deluxe accountholders

When will I receive my ATM fee rebate?

At your monthly statement cycle.

When will interest be credited to my Kalo Deluxe checking account?

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid.

How do I know what rate I'm receiving for my Kalo Deluxe checking account?

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

If you have questions, call our 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.

