

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 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.

How do I setup direct deposit?

Provide your employer with 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

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.

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.



What You Need to Know...

Money Market ASB Tiered Savings Statement Savings



Member FDIC

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 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 Options

- Money Express ATM card or link the account to your ASB account debit card.
 - If you request an ATM card, it will be received by mail in 7 to 10 business days.
- Checks for Money Market Accounts.
 - If you ordered checks, you will receive them by mail in 7 to 10 business days.
- Transfer funds (one-time or recurring) to your account via eBanking (requires enrollment).
- Set up auto-transfers to your 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

- Money Market account statements are provided monthly.
- ASB Tiered Savings and Statement Savings account statements are 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.

- Access up to 24 months of statement history through eBanking.
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Common Questions

What are the transaction limits for Money Market, ASB Tiered Savings and Statement Savings accounts?

You can make no more than six transfer transactions per monthly cycle. Restricted transfer transactions are:

- To third parties, or to another ASB deposit account, made by preauthorized or automatic transfer (including overdraft transfers); or telephone agreement (including data transmission); order; or instruction, such as using our telephone banking service or eBanking.
- Made by check, draft, point-of-sale, or similar order payable to third parties.
- Payments to your ASB loans, and withdrawals or transfers made in-person at a branch or at our ATMs, do not count toward the transfer limit.
- If you exceed the limit on more than an occasional basis, we may freeze, close, and/or convert your account, transfer your funds to a transactional account, and/or charge you a fee.

When will interest be credited to my Money Market, ASB Tiered Savings or Statement Savings account?

Interest is compounded daily and credited to your account monthly. If your account is closed