

Can I set up automatic payments to pay down my Personal Line?

Yes. This is optional and can be set up from your ASB checking or savings account.

How do I reorder checks?

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

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.



What You Need to Know...

Personal Line

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.



Thank you for opening your new account at American Savings Bank (ASB). Please refer to your Personal Line Agreement and Disclosure documents for your credit limit and 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

- Your PersonalExpressSM Visa[®] card can be used at retail locations or ATMs.
 - You will receive your card by mail in 7 to 10 business days. Follow the activation instructions noted on the card.
 - When using an ATM, select "credit card" to advance funds from your Personal Line account.
- PersonalExpress checks.
 - You will receive your checks by mail in 7 to 10 business days.
- Transfer funds via eBanking (requires enrollment).
- Visit a branch.

Account Statement and Payment

- Account statements are generated on the 20th of each month or the prior business day if the 20th lands on a weekend or holiday.
- Access up to 24 months of statement history through eBanking.
- Payment options:
 - Establish automatic payment from your checking or savings 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

- Via eBanking.
- Visit a branch with your account statement.

Common Questions

When will my first payment be due?

A payment is only due if your Personal Line has an outstanding balance. The due date is 25 days after the statement date (date when the statement is generated). There is no grace period.

What is my monthly payment?

If there is an outstanding balance, your monthly payment is:

- **3-Year Draw Period – Monthly Payment**
Greater of 2% of outstanding balance plus accrued interest
OR
\$30
- **4-Year Repayment Period – Monthly**
Fixed principal amount plus accrued interest

When do I pay the annual fee?

The fee is charged on the anniversary of the account opening date. For fee details, ask an ASB branch team member.

Is there a prepayment penalty?

No. The balance can be paid off at any time.

What is a Returned Payment fee?

This fee is assessed if the payment submitted is returned to ASB (e.g., due to "insufficient funds").

What does "credit card" mean in the disclosure?

The term refers to a PersonalExpress Visa card which accesses the Personal Line.

How do I activate my PersonalExpress Visa card?

After receiving your card in the mail, follow the instructions noted on the card. 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 replacement card fee for a lost, stolen or damaged PersonalExpress Visa card?

Yes. Ask an ASB branch team member for card replacement details.

What is an "advance" or "draw"?

These terms refer to usage of your Personal Line. For example, a recurring bill payment, PersonalExpress check, PersonalExpress Visa card transaction, an ATM withdrawal using your PersonalExpress Visa card, eBanking transfer of funds, etc.

Can I set up recurring bill pay using my Personal Line as the source of payment?

Yes, as long as the biller accepts it as a source of payment. The draw period is 36 months; after that, you will no longer be able to draw on the Line and will need to make other arrangements for your recurring bill pay.