
What You Need to Know...

Personal Loan

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



AMERICAN
Savings Bank

Thank you for opening your new account at American Savings Bank. Please refer to your Personal Loan Agreement and Disclosure documents for your loan amount 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

- You will receive your loan amount in a single disbursement.

Account Statement and Payment

- Account statements are generated monthly.
- 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 (requires enrollment).
 - Visit a branch with your account statement.

Common Questions

When will my first payment be due?

This occurs 30 days after funding. Your monthly payment date was pre-selected at loan closing. Payment is due 20 days after the statement date (date when the statement is generated).

Is there an Annual Fee or Prepayment Penalty?

No.

Can I set up automatic payments to pay down my Loan?

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

What is a Returned Payment fee?

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

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

Your account will appear in your profile within two to five business days. If you don't see the account after that time period, contact Customer Banking via secure message in eBanking or call (808) 627-6900 or toll-free at (800) 272-2566.