

Can I set up automatic payments to pay down my line of credit?

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

Is there a prepayment penalty?

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

Will my rate increase if I use the Preferred CreditLine too frequently?

No. The rate is fixed no matter how many times the line is accessed.

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...

**Preferred
CreditLineSM
Overdraft
Protection**

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 (ASB). Please refer to your Preferred CreditLine 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

- Available funds from your Preferred CreditLine will be automatically transferred to your checking account to cover an overdraft.
- Transfer funds to your other ASB accounts via eBanking (requires enrollment).

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.
 - Visit a branch with your account statement.

Common Questions

Is there an annual fee?

There is an annual fee for Kalo SimpleSM checking customers, that is charged on the anniversary date from when the account was established. The fee is waived for Kalo PlusSM and Kalo DeluxeSM checking customers. For fee details, ask an ASB branch team member.

What is my monthly payment?

If there is an outstanding balance, monthly payment is the greater of 5% of the principal balance plus interest or \$30.

What is a Returned Payment fee?

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

If I have a Preferred CreditLine, can I also have Debit Card Coverage for Overdraft Protection?

Yes. The benefit of having both is that if your Preferred CreditLine is not available to cover your one-time debit card or ATM transaction, Debit Card Coverage may then be available to cover the transaction. There is a fee each time we pay an overdraft; for fee details, ask an ASB branch team member.

What is an "advance" or "draw"?

These terms refer to usage of your Preferred CreditLine. For example, when your CreditLine has been advanced, this may be because it was used to cover an overdraft.