

# Automatic Payments and Transfers

## Follow these steps

1. Complete and sign this form to request new transfers, update existing transfers, or cancel existing transfers (part B only)
2. Attach a voided check or copy of the bank statement of the checking/savings account to be transferred FROM
3. Drop off this form and any attachments at any American Savings Bank ("ASB") branch or mail to:  
American Savings Bank; Attn: ACH Services; PO Box 2300; Honolulu, HI 96804-2300

Please allow 7 business days from receipt to set up, change or cancel your transfer(s).

## ASB Online Banking customers

It's quick and easy to set up automatic transfers between your accounts online! See instructions on the reverse side of this form.

### Part A – Request new transfers or change an existing transfer

|               |   |   |
|---------------|---|---|
| <b>STEP 1</b> | This is a <input type="checkbox"/> new request or <input type="checkbox"/> change to an existing transfer   |   |
| <b>STEP 2</b> | I authorize American Savings Bank to make recurring transfers FROM my <input type="checkbox"/> Checking <input type="checkbox"/> Savings† Account # _____ | <b>Attach a voided check or a copy of the bank statement that shows the full account number.</b><br>The person requesting the transfer must be the account owner on both the FROM and TO account unless this is for an ASB to ASB deposit transfer. |

|                                      |  |                                      |  |
|--------------------------------------|--|--------------------------------------|--|
|                                      | <b>Transfer TO an ASB loan</b>   |                                      | <b>Transfer TO an ASB checking/savings account</b>   |
| <b>STEP 3</b><br>Account information | Account # _____<br>(Or attach a copy of your payment coupon or loan statement)   | <b>STEP 3</b><br>Account information | <input type="checkbox"/> Checking <input type="checkbox"/> Savings<br>Account # _____  |
| <b>STEP 4</b><br>Select payment date | <b>Start Date:</b> _____<br><input type="checkbox"/> Schedule payment on the due date<br><b>OR</b><br><input type="checkbox"/> Monthly: _____<br>Enter the day of the month<br>(Example: Monthly: 15 will pay on the 15th of the month.<br>Note: If you wish to pay on the last day of each month, enter 31) | <b>STEP 4</b><br>Select payment date | <b>Start Date:</b> _____<br><b>Weekly:</b> (Select ONE) M <input type="checkbox"/> T <input type="checkbox"/> W <input type="checkbox"/> Th <input type="checkbox"/> F <input type="checkbox"/><br><b>Every other week:</b> (Select ONE) M <input type="checkbox"/> T <input type="checkbox"/> W <input type="checkbox"/> Th <input type="checkbox"/> F <input type="checkbox"/><br><b>Monthly:</b> _____ <b>Twice a month:</b> _____ and _____<br>Enter the day of the month<br>(Example: Monthly: 15 will deposit on the 15th of the month.<br>Note: If you wish to deposit on the last day of each month, enter 31) |
| <b>STEP 5</b><br>Amount to Pay       | <input type="checkbox"/> Minimum monthly payment<br><input type="checkbox"/> Minimum monthly payment + additional principal of \$ _____<br><input type="checkbox"/> Fixed payment amount* \$ _____<br><small>*for installment loans only</small>   | <b>STEP 5</b><br>Amount of Deposit   | Recurring Deposit Amount \$ _____  |

### STEP 6 Authorization & Signature:

I (we) also authorize American Savings Bank to initiate adjustments to my account to correct any errors made in relation to these transfers. I agree to have enough money in my account at least one (1) day before the transfer is scheduled. I understand that American Savings Bank can cancel this service without my consent (1) at any time twenty-one (21) calendar days after sending written notice to me, or (2) immediately upon receiving notification of the death or insolvency of any owner of the account identified in Step 3 above or the closing of the account identified in Step 3 above. This authorization shall remain in full force and effect, and shall be binding on my heirs, personal representative, administrators, assigns and co-owners of the account above, unless an owner of the account to be withdrawn from cancels in writing no less than seven (7) business days before the next scheduled transfer. An owner of the account to be withdrawn from can revoke this authorization by completing Part B and dropping off this form at any ASB branch or by mail to American Savings Bank, ATTN: ACH Services, PO Box 2300, Honolulu, HI 96804-2300.

Print Name \_\_\_\_\_ Signature \_\_\_\_\_ Phone \_\_\_\_\_ Date \_\_\_\_\_

### Part B - Cancel existing transfer(s) (If you need more space, please attach a separate page)

|   |                                  |                            |   |
|---|----------------------------------|----------------------------|---|
| <b>Please cancel the automatic transfer(s) FROM Account # _____ TO my ASB account(s) listed below</b> |                                  |                            |   |
| <input type="checkbox"/> Loan   | <input type="checkbox"/> Deposit | Account # _____            | Transfer Amount \$ _____ Effective Date _____ |
| <input type="checkbox"/> Loan   | <input type="checkbox"/> Deposit | Account # _____            | Transfer Amount \$ _____ Effective Date _____ |
| Print Name _____  |                                  | Signature _____ Date _____ |   |

|                                   |               |         |               |
|-----------------------------------|---------------|---------|---------------|
| Request Taken by:<br>(Print Name) | Branch/Dept # | Phone # | # Attachments |
|-----------------------------------|---------------|---------|---------------|

## Common Questions

### I don't want to miss or make a double payment, so how will I know my automatic loan payments are about to begin?

Once we receive your completed "Automatic Recurring Transfers" form we will send you a letter confirming the start date of your first automatic payment. Please continue to make your payments until you receive the automatic loan payment confirmation letter.

### Can I schedule an additional automatic monthly payment to be applied toward my loan's principal?

Yes, by selecting the "Minimum monthly payment + additional \$\_\_\_\_" option. You can elect to make additional payments to apply them toward your principal balance. The additional dollar amount you provide will not change until you notify us in writing.

### What happens if I want to switch the account from which my payments/deposits are being made?

For your automatic transfers to continue without interruption, complete Part A of this form and turn it in at least 7 business days before the scheduled transfer date.

### What happens if there's not enough money in my account to cover the transfer?

If your account does not have enough money to cover the transfer, you must make a manual payment as soon as possible. The manual payment can be made by mail or at any American Savings Bank branch. Payments made after the due date may incur a late fees.

### How do I cancel my automatic transfers?

Complete Part B of this form, drop it off at any ASB branch or mail to: American Savings Bank; Attn: ACH Services; PO Box 2300; Honolulu, HI 96804-2300 at least 7 business days before the scheduled transfer date.

### Can I schedule automatic transfers online?

Yes, if you are an ASB online banking customer, scheduling transfers online is quick and easy, see instructions on this page. Sorry, at this time we do not offer online automatic payments to mortgage loans, please complete an "Automatic Recurring Transfers" form. You can also use our online banking service to change or cancel your automatic transfers should your needs change in the future.

### What if my scheduled transfer date falls on a weekend or holiday?

Transfer dates that fall on a weekend or holiday will post on the next business day.

### Who can I contact if I have more questions?

Please call our Customer Banking Center during business hours at (808) 627-6900 or toll-free (800) 272-2566 or stop by your nearest ASB Branch.

### Loan Payments were being automatically debited from a decedent's account. Will that continue?

Automatic payments made from a joint owned account, where the joint owners remains liable for the debt under the loan will continue without change. All other automatic payments may be disconnected when we receive notification of the customer's death.

## Setting up Online Banking transfers:

It's quick and easy to set up automatic transfers between your ASB Accounts:

1. Log in to online banking and select **Transactions**.
2. Select **Transfer Money**.
3. Choose the account you want to transfer money from, the account you want to transfer money to, the amount, and the date you would like the transfer to occur.
4. Click on the "Make this a recurring transaction" checkbox if you would like to schedule a recurring transfer. Next, select the frequency and the start and end dates.
5. Click on the **Transfer Funds** button.

### Automatic transfers from/to another financial institution:

1. Log in to online banking and select **Transactions**.
2. Click on the **Add External Account**.
3. You will need your account and routing number from your other financial institution. These numbers can be located towards the bottom of a paper check.
4. For security purposes, you will be asked to verify your ownership of the external account via 2 small micro deposits made to your account.
5. You should then receive micro deposits in approximately 3 business days deposited to the external account to show the process has been initialized.
6. Once you see that you have received these deposits, go to **Transactions > Verify External Account** to enter the amounts and activate your external account.  
  
Now you can transfer money between an ASB and external account.
7. Select **Transfer Money**.
8. Choose the account you want to transfer money from, the account you want to transfer money to, the amount, and the date you would like the transfer to occur.
9. Click on the "Make this a recurring transaction" checkbox if you would like to schedule a recurring transfer. Next, select the frequency and the start and end dates.
10. Click on the **Transfer Funds** button.



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