



Quick.  
Easy.  
Local.



***We make going green easy!***

## **Clean Energy Loan**

- Finance 100% of the purchase and installation cost
- 0.00% initial period for 18 or 24 months
- No monthly payments for 6 months
- Repayment term with fixed rate and monthly payment
- No prepayment penalty
- No closing costs
- Offer available for work performed by participating contractors

For details, visit any branch or call  
**(808) 627-6900 or toll-free (800) 272-2566.**

Financing the purchase and installation of residential Solar Water Heater, Photovoltaic (PV), PV Solar Water Heating, Solar Air Conditioning, and Battery Backup/Storage systems from a participating contractor may include:

- Extended manufacturer's warranty
- Manufacturer's sales tax
- Roof repairs and electrical retrofits necessary for the system installation

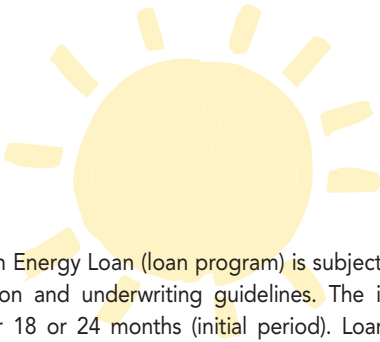
For peace of mind knowing how you'll finance your purchase, go with a Clean Energy Loan from American Savings Bank – *and let the sunshine in!*

For a complete list of participating contractors go to [www.asbhawaii.com/personal/clean-energy-financing/participating-contractor-list](http://www.asbhawaii.com/personal/clean-energy-financing/participating-contractor-list).

See important disclosures on back.



**AMERICAN**  
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The Clean Energy Loan (loan program) is subject to borrower qualification and underwriting guidelines. The initial APR is 0.00% for 18 or 24 months (initial period). Loan program is subject to change or cancellation without notice. Interest rate and APR (annual percentage rate) for qualified borrower(s) will be based on their creditworthiness. Loan proceeds are disbursed to the participating contractor based on a 50/50 schedule. Based on a loan amount of \$10,000, there are no monthly payments (\$0.00) in the first six (6) months of the initial period followed by a monthly payment of \$50.00 in month 7 to 24 (principal-only payments equal to 0.50% of the loan amount for the remainder of the initial period). Then, 84 months of fixed principal and interest payments of \$141.79 (based on a fixed interest rate of 7.99%/2.519% APR). The interest rate used in the example is as of 2/29/16. Please refer to the current Loan Rate sheet or call us for current rates. Available only for the purchase and installation of a residential solar water heater, photovoltaic (PV), PV solar water heating, solar air conditioning, or battery backup/storage system ("qualified system"), and it may include roofing and electrical upgrades up to \$10,000 and not exceed the system cost. Maximum loan amount and aggregate loan amount is \$70,000. This program is subject to change or discontinuation at any time by American Savings Bank without notice. Provider must be a participating contractor. American Savings Bank does not perform due diligence or does not make representations or warranties on third party, participating or non-participating contractors. Borrower should take reasonable steps to review third parties and the systems.



Member FDIC

[asbhawaii.com](http://asbhawaii.com)



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