

Effective January 1, 2017

PREFERRED CREDITLINESM

Annual Fee	\$25
Late Payment Fee	5% of minimum amount due
Overlimit Fee	\$29
Stop Payment Fee	\$30
Returned Item (due to insufficient funds)	\$25
Statement Reconciliation	\$10 per half hour
Research Request	\$10 per half hour
Returned Mail Fee	\$5 per month

INSTALLMENT LOAN Personal Unsecured Loan, Savings Secured Loan, Equity PowerLoanSM & Auto Loan

Late Payment Fee	5% of minimum amount due
Returned Item (due to insufficient funds)	\$25
Statement Reconciliation	\$10 per half hour
Research Request	\$10 per half hour
Returned Mail Fee	\$5 per month

6-MONTH CLEAN ENERGY LOAN (for new accounts opened November 22, 2013)

Early Loan Payoff Fee	\$500 (if loan is paid off within the first 12 months of the Agreement Date)
Returned Mail Fee	\$5 per month

EQUITY EXPRESSSM HOME EQUITY LINE OF CREDIT

Late Payment Fee	\$30 or 5% of the unpaid portion of the minimum amount due, whichever is lesser
ATM Transaction Fee	FREE (transaction at American Savings Bank Money Express SM ATMs*)
Overlimit Fee	\$29
Stop Payment Fee	\$30
Returned Item (due to insufficient funds)	\$25
Statement Reconciliation	\$10 per half hour
Research Request	\$10 per half hour
Replacement Card Fee	\$20 per card
Expedited Card Fee	\$50 per request
Early Closing Fee	\$500 (if your line is more than \$25,000 and you close it within 3 years of your Agreement Date; the fee is not charged if your line is (i) \$25,000 or less, (ii) you sell your home, or (iii) in the event of an American Savings Bank refinance)
Subordination Fee	\$300
Returned Mail Fee	\$5 per month

PERSONAL LINE OF CREDIT

Annual Fee	\$25
Late Payment Fee	\$26 or 5% of minimum amount due, whichever is less
ATM Transaction Fee	FREE (transaction at American Savings Bank Money Express SM ATMs*)
Stop Payment Fee	\$30
Returned Item (due to insufficient funds)	\$25
Statement Reconciliation	\$10 per half hour
Research Request	\$10 per half hour
Replacement Card Fee	\$20 per card
Expedited Card Fee	\$50 per request
Returned Mail Fee	\$5 per month

*Some ATM operators impose transaction fees that are separate from the ATM fee listed here. Applicable fees should be disclosed at the beginning of your transaction.