



**AMERICAN**  
Savings Bank

## CONSUMER LOAN FEE SCHEDULE

Effective April 1, 2020

### 6-MONTH CLEAN ENERGY LOAN (for new accounts opened after 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 EXPRESS<sup>SM</sup> 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 <sup>SM</sup> 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  |

### INSTALLMENT LOAN Personal Unsecured Loan, Savings Secured Loan, Equity PowerLoan<sup>SM</sup> & 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            |

### 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 <sup>SM</sup> 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   |

### PREFERRED CREDITLINE<sup>SM</sup>

|   |                          |
|---|--------------------------|
| 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            |

\*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.



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