

<input type="checkbox"/> <b>INDIVIDUAL</b> <ul style="list-style-type: none"> <li>• Primary Applicant must be a Hawaii resident.</li> <li>• Only Primary Applicant is allowed to use the credit and is responsible for repayment.</li> <li>• Fill in information for Primary Applicant Only.</li> <li>• Only Primary Applicant must sign application.</li> <li>• Credit to be issued only to Primary Applicant.</li> </ul>	<input type="checkbox"/> <b>JOINT</b> — we intend to apply for joint credit <ul style="list-style-type: none"> <li>• Both Primary Applicant and Co-Applicant must be Hawaii residents.</li> <li>• Primary Applicant and Co-Applicant may use the credit without each other's permission. Each will be responsible for paying off the entire loan, no matter who used the money from the loan.</li> <li>• Fill in information for both Primary Applicant and Co-Applicant.</li> <li>• Both Primary Applicant and Co-Applicant must sign application.</li> <li>• Credit to be issued to Primary Applicant and Co-Applicant.</li> </ul>	<div style="text-align: right;"> <b>Initial below</b> </div>
		Primary Applicant
		Co-Applicant

<input type="checkbox"/> <b>Preferred CreditLine<sup>SM</sup> Overdraft Protection</b> (\$500 min.) Checking Account # _____	<input type="checkbox"/> <b>Personal Line of Credit</b> (\$3,000 min.)	<input type="checkbox"/> <b>Personal Loan</b> (\$2,500 min.) with 48 monthly payments
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<input type="checkbox"/> <b>Savings Secured</b> (\$1,000 min.) Savings Account # _____	<input type="checkbox"/> <b>Clean Energy Loan</b> Contractor Name: _____
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<b>Loan amount applying for:</b> \$ _____	<b>Loan Purpose:</b> <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Primary/Secondary Education <input type="checkbox"/> Home Improvement <input type="checkbox"/> Personal Expenses <input type="checkbox"/> Taxes
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**Section I** (For loan requests greater than \$15,000 or for a Clean Energy Loan also complete Section II)

### Primary Applicant Information

Last Name		First Name		MI	Social Security No.		Date of Birth
Home Address			City	State	ZIP	Years There?	Rent/Mortgage (Monthly) \$
Mailing Address (if different from Home Address)			City	State	ZIP		
Home Phone	Cell Phone	Work Phone		Email			
Employer				Position / Military Rank		Years There?	How Long in Line of Work?
Gross Monthly Income \$	Other Income* (Monthly) \$	Source of Other Income*		* NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			

\*Alimony, child support or separate maintenance income received under:  
 Court Order  
 Written Agreement  
 Oral Understanding

### Co-Applicant Information

Last Name		First Name		MI	Social Security No.		Date of Birth
Home Address			City	State	ZIP	Years There?	Rent/Mortgage (Monthly) \$
Mailing Address (if different from Home Address)			City	State	ZIP		
Home Phone	Cell Phone	Work Phone		Email			
Employer				Position / Military Rank		Years There?	How Long in Line of Work?
Gross Monthly Income \$	Other Income* (Monthly) \$	Source of Other Income*		* NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			

\*Alimony, child support or separate maintenance income received under:  
 Court Order  
 Written Agreement  
 Oral Understanding

### Signature(s)

I (i) certify that all information provided in this application is correct and to the best of my knowledge, (ii) authorize American Savings Bank ("ASB") to verify my credit and employment history at any time, (iii) understand that ASB retains this application whether or not approved, (iv) understand that if ASB approves my application, that ASB shall furnish me with the loan product's terms and conditions, (v) understand that by using the loan proceeds, I agree to all those terms and conditions and that I am bound to them, and (vi) if this is for any Clean Energy financing, I authorize ASB to provide information about my loan to my contractor (if the contractor is a participating contractor). If this is a personal line of credit application, then I (we) agree to be liable for any cash advances and all other charges. Assuming loan approval, then I (we) will receive a loan agreement with your approval letter, and will read it. By using my (our) line of credit, I (we) agree to the terms of our loan agreement and that it will be binding upon me (us) until I (we) or ASB cancels my (our) account as provided in the loan agreement. If I transmit this application as an "electronic record" containing my "electronic signature" (as applicable Federal and/or state laws define them (excluding audio and video recordings), it shall be as effective, enforceable, and valid as if I delivered to ASB a paper version of this application containing my original written signature. By signing below, I signify that I confirm and agree with the Sections that I completed on this application (Section I and Section II if loan is greater than \$15,000, and Section III if Auto Pay authorized). See page 2 for important information about procedures for opening a new account.

**X**

Primary Applicant's Signature

Date

**X**

Co-Applicant's Signature

Date

## Section II (Complete this section for requests greater than \$15,000 or for a Clean Energy Loan)

### Primary Applicant Information

Previous Employer (if less than 2 years at current employer)	Position / Military Rank	Years There?	Gross Monthly Income \$
Previous Home Address (if less than 2 years at current address)	City	State	ZIP

### Co-Applicant Information

Previous Employer (if less than 2 years at current employer)	Position / Military Rank	Years There?	Gross Monthly Income \$
Previous Home Address (if less than 2 years at current address)	City	State	ZIP

### Other Real Estate Owned (if additional space is needed, attach separate sheet)

Property Address (Physical Address)	Lender	Balance Owning	Monthly Payment	Maintenance, Taxes & Insurance	Rental Income (if applicable)
		\$	\$	\$	\$
		\$	\$	\$	\$

### Obligations (if additional space is needed, attach separate sheet)

Alimony (Monthly Payment) \$	Child Support (Monthly Payment) \$	Other Obligations (Monthly Payment) \$
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## Section III (Auto Pay Authorization)

Yes, sign me up for Auto Pay from my American Savings Bank Personal Checking account.

Account # \_\_\_\_\_

Your payments will be automatically scheduled according to the scheduled payment date on your loan agreement.

Minimum Monthly Payment

Minimum Monthly Payment + Additional \$ \_\_\_\_\_

Fixed Amount \$ \_\_\_\_\_

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. If I do not have enough money in my account to make these transfers three (3) times during any 12-month period, I understand that American Savings Bank can unilaterally cancel this service 21 calendar days after sending written notice to me. This authorization shall remain in full force and effect, and shall be binding on my heirs, personal representative, administrators, assignors 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 writing to American Savings Bank, ATTN: ACH Services, PO Box 2300, Honolulu, HI 96804-2300.

## Important Information About Procedures For Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



Member FDIC

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Savings Bank