

AMERICAN SAVINGS BANK

PERSONAL LINE OF CREDIT DISCLOSURE

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Cash Advances	Effective date as of 1/1/2019 9.25% to 18.00% depending on your creditworthiness at the time your line is approved. The APR will vary with the market based on the Wall Street Journal Prime Rate.
Paying Interest	You will be charged interest from the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when apply for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Set-up and Maintenance Fees <ul style="list-style-type: none">• Annual Fee• Document Preparation Fee	\$25 \$25 (one-time fee)
Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment	The Lesser of 5% of amount unpaid or \$26 Up to \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions).” See your account agreement for more details.