

AMERICAN SAVINGS BANK PREFERRED CREDITLINE CREDIT AGREEMENT AND DISCLOSURE

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Cash Advances	<p>17.85% Discounted APR for Kalo Deluxe checking account holders.</p> <p>17.90% Discounted APR for Kalo Plus checking account holders.</p> <p>18.00% APR for non Kalo Deluxe or non Kalo Plus checking account holders. APR that will apply should you no longer maintain an Open Kalo Deluxe or Kalo Plus checking account.</p>
Paying Interest	You will be charged interest from the transaction date.

Fees	
Annual Fee	\$25 (Annual fee waived for Kalo Plus and Kalo Deluxe checking account holders)
Transaction Fees <ul style="list-style-type: none"> • Statement Reconciliation • Research • Stop Payment 	<p>Statement Reconciliation Fee \$10.00 per half hour</p> <p>Research Fee \$10.00 per half hour</p> <p>Stop Payment Fee \$30</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>5% of the Minimum Amount Due or the part of it that remains unpaid</p> <p>up to \$29.00</p> <p>up to \$25.00</p>

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

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.