

# LEAVE A BIGGER PAW PRINT.



Talk with one of our Business Relationship Managers today.  
Call (808) 627-6900, toll-free (800) 272-2566 or email  
[BusinessBanking@asbhawaii.com](mailto:BusinessBanking@asbhawaii.com)

Your veterinary practice comes with a unique set of challenges, such as covering the cost of equipment or growing your business. With extensive financing options available for your projects, let us help you build the veterinary facility of your dreams.

- Flexible and efficient closings to meet borrowers' needs
- Streamlined process with minimal paperwork
- Knowledgeable and experienced team



[asbhawaii.com](http://asbhawaii.com)



**AMERICAN**  
Savings Bank

## EXPERIENCE

American Savings Bank (ASB) boasts a team of seasoned professionals who have a trusted reputation in the financial industry. To save time, you'll work with a banker who is familiar with the challenges unique to your field. From managing your collections to streamlining your payments, ASB can help you meet your goals.

## DEPOSITORY SERVICES

If you're looking for services to more efficiently run your business, ASB offers solutions to help you manage your deposits and simplify reporting. We can also provide guidance on our checking account options that'll best meet your needs. Additionally, with the incorporation of debit and credit cards, you can purchase new equipment or pay for facility maintenance and repairs.

## MANAGING PAYABLES & RECEIVABLES

- Automated Clearing House (ACH) Electronic Payment Processing Services – Increase collection rates, reduce paper handling, and save accounting time.
- Lockbox Services – Lockbox manages your customers' mailed payments, processes and deposits them into your account, then provides quick and accurate reports of those deposits.
- Merchant Services – Whether you are beginning to accept credit cards, or have been processing with another payment services provider, now is the time to switch to our program. Ask us about our Virtual Terminal!

## eBANKING

Use eBanking for quick access to accounts and reports and to transfer funds or stop payments.

## LOANS AND LINES

- Acquisition or Construction – For veterinarians looking to grow their business, or veterinarians looking to become practice owners, acquiring an existing practice or renovating your current office is a great way to make that happen. With extensive financing options and veterinarian industry knowledge, our team can provide expert financial guidance. We can also help connect you with the resources needed for proper valuations and successful transition plans.
- Refinance – Our unique insight into your industry enables us to deliver fast and efficient refinancing. With competitive rates and outstanding service, you can improve cash flow and increase savings.

## BANKING SOLUTIONS

The Deluxe Plan provides exceptional account services and benefits. And best of all, it's free with an average deposit<sup>†</sup> and/or outstanding loan<sup>††</sup> balances of \$50,000 or more at American Savings Bank (otherwise, fee is \$25/month).

- Biz Deluxe Checking
- Biz Tiered Savings
- eBanking for Business (for up to 4 accounts)
- Business Edition Visa Card with Absolute Rewards – no annual fee<sup>1</sup>
- Business ProTecLine<sup>2</sup> – a revolving credit line of up to \$10,000 with no application or annual fee
- Preferred Rates on Biz CDs
- No Application Fee or Annual Fee on Business PowerLine<sup>SM</sup> or Business Term Loan<sup>2</sup>
- Merchant Services Evaluation and Discounts
- Promotional offer for Cash Management Services

<sup>1</sup> For additional information about Annual Percentage Rates (APRs), fees and other costs, please see the Summary of Credit Terms. Cards are issued by First Bankcard<sup>®</sup>, a division of First National Bank of Omaha, pursuant to a license from Visa U.S.A. Inc. Business Edition<sup>®</sup> is a federally registered service mark owned by First Bankcard<sup>®</sup>, a division of First National Bank of Omaha. VISA and VISA SIGNATURE are registered trademarks of Visa International Service Association and used under license. Credit application required.

<sup>2</sup> Credit application required. Certain terms, conditions, restrictions and fees may apply.

<sup>†</sup> Deposit balances include business checking, savings, money market and CD balances.

<sup>††</sup> Loan balances include business loans and lines of credit, except credit card balances.