American Savings Bank
Business Lines & Loans Interest Rates

As of 10/31/2019

Business PowerLine

Revolving Unsecured Lines up to $100,000[1]

Index[2]	Margin[3]	Interest Rate[4]	Minimum Line Amount	Maximum Line Amount
4.75% (WSJ Prime)	0 to 6.50%	4.75% to 11.25%	$10,000	$100,000

Revolving Secured Lines up to $250,000[1]

Index[2]	Margin[3]	Interest Rate[4]	Minimum Line Amount	Maximum Line Amount
4.75% (WSJ Prime)	-0.50% to 6.00%	4.25% to 10.25%	$50,000	$250,000

[1]For Unsecured Lines exceeding $100,000 and Secured Lines exceeding $250,000 contact a Business Relationship Manager for more information.

[2]Prime Rate published in the Wall Street Journal effective as of date above.

[3]The margin is based on creditworthiness.

[4]Interest Rates are variable and subject to change monthly based on changes in the WSJ Prime Rate.

Business ProTecLine

Revolving Overdraft Protection Line

Interest Rate[1]	Minimum Line Amount	Maximum Line Amount
18.00%	$2,500	$10,000

[1]Current Interest Rate effective as of date above.

Business Term Loan

Unsecured Loans up to $100,000[1]

Interest Rate[2] Range	Minimum Loan Amount	Maximum Loan Amount
4.75% to 11.50%	$10,000	$100,000

Secured Loans up to $250,000[1]

Interest Rate[2] Range	Minimum Loan Amount	Maximum Loan Amount
4.50% to 11.00%	$25,000	$250,000

[1]For Unsecured Loans exceeding $100,000 and Secured Loans exceeding $250,000 contact a Business Relationship Manager for more information.

[2]Interest Rate effective as of date above. Interest Rate for qualified borrower(s) is based on creditworthiness.

SBA Line of Credit

Unsecured Lines up to $25,000[1]

Index[2]	Margin[3]	Interest Rate[4]	Minimum Line Amount	Maximum Line Amount
4.75% (WSJ Prime)	6.50%	11.25%	$10,000	$25,000

Secured Lines up to $50,000[1]

Index[2]	Margin[3]	Interest Rate[4]	Minimum Line Amount	Maximum Line Amount
4.75% (WSJ Prime)	6.50%	11.25%	$25,000	$50,000

[1] For SBA Unsecured Lines exceeding $25,000 and SBA Secured Lines exceeding $50,000 contact a Business Relationship Manager for more information.

[2]Prime Rate published in the Wall Street Journal effective as of date above.

[3]The margin is based on creditworthiness.

[4]Interest Rates are variable and subject to change monthly based on changes in the WSJ Prime Rate.

SBA Term Loan

Unsecured Loans up to $25,000[1]

Index[2]	Margin[3]	Interest Rate[4]	Minimum Loan Amount	Maximum Loan Amount
4.75% (WSJ Prime)	6.50%	11.25%	$10,000	$25,000

Secured Loans up to $50,000[1]

Index[2]	Margin[3]	Interest Rate[4]	Minimum Loan Amount	Maximum Loan Amount
4.75% (WSJ Prime)	6.50%	11.25%	$25,000	$50,000

[1] For SBA Unsecured Loans exceeding $25,000 and SBA Secured Loans exceeding $50,000 contact a Business Relationship Manager for more information.

[2]Prime Rate published in the Wall Street Journal effective as of date above.

[3]The margin is based on creditworthiness.

[4]Interest Rates are variable and subject to change monthly based on changes in the WSJ Prime Rate.