

American Savings Bank
Business Lines & Loans Interest Rates

As of 5/1/2019

Business PowerLine				
Revolving Unsecured Lines up to \$100,000¹				
Index ²	Margin ³	Interest Rate ⁴	Minimum Line Amount	Maximum Line Amount
5.50% (WSJ Prime)	0 to 6.50%	5.50% to 12.00%	\$10,000	\$100,000
Revolving Secured Lines up to \$250,000¹				
Index ²	Margin ³	Interest Rate ⁴	Minimum Line Amount	Maximum Line Amount
5.50% (WSJ Prime)	-0.50% to 6.00%	5.00% to 11.50%	\$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 \$100,000¹				
Interest Rate ² Range	Minimum Loan Amount	Maximum Loan Amount		
4.75% to 11.50%	\$10,000	\$100,000		
Secured Loans up to \$250,000¹				
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 \$25,000¹				
Index ²	Margin ³	Interest Rate ⁴	Minimum Line Amount	Maximum Line Amount
5.50% (WSJ Prime)	6.50%	12.00%	\$10,000	\$25,000
Secured Lines up to \$50,000¹				
Index ²	Margin ³	Interest Rate ⁴	Minimum Line Amount	Maximum Line Amount
5.50% (WSJ Prime)	6.50%	12.00%	\$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 \$25,000¹				
Index ²	Margin ³	Interest Rate ⁴	Minimum Loan Amount	Maximum Loan Amount
5.50% (WSJ Prime)	6.50%	12.00%	\$10,000	\$25,000
Secured Loans up to \$50,000¹				
Index ²	Margin ³	Interest Rate ⁴	Minimum Loan Amount	Maximum Loan Amount
5.50% (WSJ Prime)	6.50%	12.00%	\$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.				