



AMERICAN

Savings Bank

BUSINESS LENDING FEE SCHEDULE

Effective February 1, 2017

		Business PowerLine SM	Business Term Loan	ProTec Line SM
Application Fee	\$100 for PowerLine/ ProTecLine and Term Loans of \$50,000 or less, or 0.25% of Commitment Amount for PowerLine and Term Loans over \$50,000 Payable when credit facility is established	●	●	●
Annual Fee	\$50 for PowerLine/ ProTecLine of \$50,000 or less, or 0.25% of Commitment Amount for PowerLine over \$50,000 Payable when credit facility is renewed annually	●		●
Late Fee	6.00% of Unpaid Payment Amount Minimum \$5; Maximum \$15	●	●	●
Over Limit Fee	\$25 per occurrence	●		●
Returned Item Fee*	\$30 per item	●	●	●
Statement Copies*	\$5 per statement	●	●	●
Research Fee*	\$35 per hour or a fraction thereof	●	●	●
Stop Payment Fee*	\$30 per item	●		

Fees subject to review and change. Any service not listed above will be billed at the prevailing rate.

(Over)

PRODUCT DISCOUNTS*

Biz Plus Checking:

Business PowerLine Discount:

For lines of \$50,000 or less, Borrower receives \$50 off the application fee and \$50 off the annual fee.

For lines of more than \$50,000, Borrower receives .05% off the application fee and .05% off the annual fee (i.e. a fee that is 0.50% of the line would be discounted to 0.45%).

Business Term Loan Discount:

For loans of \$50,000 or less, Borrower receives \$50 off the application fee.

For loans of more than \$50,000, Borrower receives .05% off the application fee (i.e. an application fee that is 0.50% of the line would be discounted to 0.45%).

Biz Deluxe Checking:

Business PowerLine Discount:

For lines of \$50,000 or less, Borrower receives \$100 off the application fee and \$50 off the annual fee.

For lines of more than \$50,000, Borrower receives .05% off the application fee and .05% off the annual fee (i.e. a fee that is 0.50% of the line would be discounted to 0.45%).

For all lines, 0.10% off the Interest Rate (i.e., an Interest Rate of 15.00% would be discounted to 14.90%).

Business Term Loan Discount:

For loans of \$50,000 or less, Borrower receives \$100 off the application fee.

For loans of more than \$50,000, Borrower receives .05% off the application fee (i.e. a fee that is 0.50% of the line would be discounted to 0.45%).

For all lines, 0.10% off the Interest Rate (i.e., an Interest Rate of 15.00% would be discounted to 14.90%).

*Please see the Business Deposit Account Terms and Conditions for more information.



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