

## American Savings Bank Consumer Loan Interest Rates

As of: February 1, 2019

### Equity Express<sup>SM</sup> Home Equity Line of Credit

#### Interest During the Draw Period<sup>1</sup>

##### Owner-Occupant (10-Year Interest During the Draw Period/20-Year Repayment Period)

| Index <sup>2</sup> | Margin <sup>3</sup> | APR <sup>4</sup><br>(subject to 4.50%<br>floor rate) | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Payment Example based on APR |                               |
|--------------------|---------------------|--|------------------------|------------------------|--------------------------------------|-------------------------------|
|                    |                     |  |                        |                        | Draw Period <sup>5</sup>             | Repayment Period <sup>7</sup> |
| 5.50%              | 0.00%               | 5.50%  | \$10,000               | \$1,000,000            | \$45.83                              | \$41.86-\$87.50               |
| 5.50%              | 0.50%               | 6.00%  | \$10,000               | \$1,000,000            | \$50.00                              | \$41.88-\$91.67               |
| 5.50%              | 1.00%               | 6.50%  | \$10,000               | \$500,000              | \$54.17                              | \$41.89-\$95.83               |

##### Investor (10-Year Interest During the Draw Period/20-Year Repayment Period)

| Index <sup>2</sup> | Margin <sup>3</sup> | APR <sup>4</sup><br>(subject to 4.50%<br>floor rate) | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Payment Example based on APR |                               |
|--------------------|---------------------|--|------------------------|------------------------|--------------------------------------|-------------------------------|
|                    |                     |  |                        |                        | Draw Period <sup>5</sup>             | Repayment Period <sup>7</sup> |
| 5.50%              | 0.50%               | 6.00%  | \$10,000               | \$500,000              | \$50.00                              | \$41.88-\$91.67               |
| 5.50%              | 1.00%               | 6.50%  | \$10,000               | \$500,000              | \$54.17                              | \$41.89-\$95.83               |
| 5.50%              | 1.50%               | 7.00%  | \$10,000               | \$500,000              | \$58.33                              | \$41.97-\$100.00              |

#### Principal + Interest During the Draw Period<sup>1</sup>

##### Owner-Occupant (10-Year Principal + Interest Draw Period/20-Year Repayment Period)

| Index <sup>2</sup> | Margin <sup>3</sup> | APR <sup>4</sup><br>(subject to 4.50%<br>floor rate) | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Payment Example based on APR |                               |
|--------------------|---------------------|--|------------------------|------------------------|--------------------------------------|-------------------------------|
|                    |                     |  |                        |                        | Draw Period <sup>6</sup>             | Repayment Period <sup>7</sup> |
| 5.50%              | 0.00%               | 5.50%  | \$10,000               | \$1,000,000            | \$51.04 - \$68.75                    | \$31.07-\$64.96               |
| 5.50%              | 0.50%               | 6.00%  | \$10,000               | \$1,000,000            | \$54.13-\$72.92                      | \$31.09-\$68.05               |
| 5.50%              | 1.00%               | 6.50%  | \$10,000               | \$500,000              | \$57.23 - \$77.08                    | \$31.10-\$71.15               |

##### Investor (10-Year Principal + Interest Draw Period/20-Year Repayment Period)

| Index <sup>2</sup> | Margin <sup>3</sup> | APR <sup>4</sup><br>(subject to 4.50%<br>floor rate) | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Payment Example based on APR |                               |
|--------------------|---------------------|--|------------------------|------------------------|--------------------------------------|-------------------------------|
|                    |                     |  |                        |                        | Draw Period <sup>6</sup>             | Repayment Period <sup>7</sup> |
| 5.50%              | 0.50%               | 6.00%  | \$10,000               | \$500,000              | \$54.13-\$72.92                      | \$31.09-\$68.05               |
| 5.50%              | 1.00%               | 6.50%  | \$10,000               | \$500,000              | \$57.23 - \$77.08                    | \$31.10-\$71.15               |
| 5.50%              | 1.50%               | 7.00%  | \$10,000               | \$500,000              | \$60.32 - \$81.25                    | \$31.11-\$74.24               |

#### Promo Rates: Owner-Occupant and Investor

##### Promo Availability: February 1, 2019 - April 30, 2019

| Duration<br>(in months) | APR<br>Option <sup>8</sup> | Minimum Line<br>Amount | Maximum<br>Line Amount <sup>9</sup> | Monthly Payment Example based on Lowest Rate <sup>10</sup> |                      |                 |
|-------------------------|----------------------------|------------------------|-------------------------------------|--|----------------------|-----------------|
|                         |                            |                        |                                     | Interest Only  | Principal + Interest |                 |
| <b>Draw Period</b>      |                            |                        |                                     |  |                      |                 |
| 1 - 24 <sup>8</sup>     | 1.75%                      | 2.00%                  | \$10,000                            | \$1,000,000  | \$14.58              | \$37.37-\$39.58 |
| 25 - 120 <sup>10</sup>  | 4.50%                      | 18.00%                 | \$10,000                            | \$1,000,000  | \$37.50              | \$46.40-\$58.86 |
| 1 - 36 <sup>8</sup>     | 2.75%                      | 3.00%                  | \$10,000                            | \$1,000,000  | \$22.92              | \$43.90-\$47.92 |
| 37 - 120 <sup>11</sup>  | 4.50%                      | 18.00%                 | \$10,000                            | \$1,000,000  | \$37.50              | \$46.40-\$58.86 |
| 1 - 48 <sup>8</sup>     | 3.75%                      | 4.00%                  | \$10,000                            | \$1,000,000  | \$31.25              | \$53.10-\$56.25 |
| 49 - 120 <sup>11</sup>  | 4.50%                      | 18.00%                 | \$10,000                            | \$1,000,000  | \$37.50              | \$46.40-\$58.86 |
| <b>Repayment Period</b> |                            |                        |                                     |  |                      |                 |
| 121 - 240               | 4.50%                      | 18.00%                 | \$10,000                            | \$1,000,000  | \$79.17              | \$30.97-\$58.63 |

<sup>1</sup> Rate and product type is based on individual's credit worthiness.

<sup>2</sup> Prime Rate published in the Wall Street Journal effective on the last day of the month prior to the effective date above.

<sup>3</sup> The margin is based on creditworthiness and occupancy.

<sup>4</sup> Annual Percentage Rate (APR) are variable and subject to change monthly based on changes in the index. Maximum APR is 18.00%

<sup>5</sup> During the 10-year Draw Period, monthly payments will be interest only; payment amounts shown are based on a \$10,000 balance for 30 days.

<sup>6</sup> During the 10-year Draw Period, monthly payments will be principal plus interest; payment amounts shown are based on a \$10,000 balance for 30 days.

<sup>7</sup> During the 20-year Repayment Period, monthly payments will be fixed principal (equal to 1/240th of the principal balance on the first day of the Repayment Period) plus interest; payment amounts shown are based on a \$10,000 balance for 30 days.

<sup>8</sup> Offer is a two year, three year, or four year promotion (Promotion Period): Annual Percentage Rate (APR) is 1.75% fixed for two years, 2.75% fixed for three years, or 3.75% fixed for four years, from the date your new Equity Express<sup>SM</sup> (EEX) Home Equity Line of Credit (HELOC) account is opened. Offer is for a qualifying first or second lien request on an owner-occupant or first lien request on investor applications received 2/1/19 through 4/30/19 that fund by 2/28/19. Promotional rates require automatic payment from an American Savings Bank (ASB) Kalo Plus or Kalo Deluxe Checking account and are subject to change or discontinuance without notice. The promotional rates for non Kalo Plus or Kalo Deluxe customers are 2.00% for two years, 3.00% fixed for three years, or 4.00% for four years. Automatic payment from an American Savings Bank checking account is required for this promotional rate.

## American Savings Bank Consumer Loan Interest Rates

As of: February 1, 2019

Cancellation of automatic payment anytime during the life of the loan may increase your rate to the non-discounted rate. Offer is not available for a second lien request on an investor line, on properties listed for sale within the prior six months, to any existing ASB HELOC account opened prior to 2/1/19 and secured by the subject property, or when paying down/off any existing ASB residential mortgage loan balance. If you have not closed your loan and a new promotion begins with a different rate, you may opt for the new promotion. After the Promotion Period ends, the interest rate is variable. Current variable rate effective 2/1/19 is 5.25% APR, and is subject to change monthly based on the highest Prime Rate published in the Wall Street Journal, plus a margin (subject to the floor rate of 4.50%; maximum APR is 18.00%).

<sup>9</sup> Maximum line amount is based on Owner-Occupant with a margin of 0% or 0.50%

<sup>10</sup> Monthly Payment Example is based on the lowest APR for that period and the Minimum Line Amount

<sup>11</sup> APR during these months is variable and subject to the floor rate of 4.50% and a maximum of 18%

Bank will cover the following closing costs (fees) for owner-occupied property: flood certification fee, title insurance, escrow fee, credit report, condo processing fee, mortgage recordation fee, notary, release of third-party mortgage and a property valuation fee. If a valuation of the property is not available, the current tax assessed value will be used; however, customer may request an appraisal at their own expense (estimated between \$500.00 - \$1,500.00). Properties held in trust will be charged a trust review cost and trust documentation preparation fee (estimated between \$130.89 to \$260.00). Line requests over \$250,000 require an appraisal report (estimated between \$500.00 to \$1,500.00). All Investor line requests and all owner occupant line requests over \$250,000 are subject to all fees (estimated between \$200.00 and \$1,800.00). All costs are approximations; contact us regarding your specific situation. Account has a 10-year draw period (with interest only payments) followed by a 20-year repayment period (with principal and interest payments). A \$500.00 fee will be assessed if account is closed within the first three (3) years. This fee will not be charged if: [i] your line is \$25,000 or less, [ii] you sell your home, or [iii] in the event of an American Savings Bank refinance. Must be secured by fee simple property located in the State of Hawaii only. Homeowner's and hurricane insurance required; flood insurance required if property is located in a special flood hazard area. No grace period for credit card transactions; finance charge accrue from the date of transaction. Other terms, conditions and certain restrictions may apply.

### Fixed Rate Equity Loan Options

#### Owner-Occupant

| Duration<br>(in months) | APR <sup>1</sup> | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Minimum Payment Example based on A.P.R. |                     |
|-------------------------|------------------|------------------------|------------------------|---|---------------------|
|                         |                  |                        |                        | Minimum Loan Amount                             | Maximum Loan Amount |
|                         |                  |                        |                        | Payment   | Payment             |
| 36                      | 6.00%            | \$3,000                | \$500,000              | \$91.27   | \$15,210.97         |
| 60                      | 6.25%            | \$10,000               | \$500,000              | \$194.49  | \$9,724.63          |
| 84                      | 6.50%            | \$10,000               | \$500,000              | \$148.49  | \$7,424.72          |
| 120                     | 7.00%            | \$10,000               | \$500,000              | \$116.11  | \$5,805.42          |
| 180                     | 7.50%            | \$10,000               | \$500,000              | \$92.70   | \$4,635.06          |

#### Investor

| Duration<br>(in months) | APR <sup>1</sup> | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Minimum Payment Example based on A.P.R. |                     |
|-------------------------|------------------|------------------------|------------------------|---|---------------------|
|                         |                  |                        |                        | Minimum Loan Amount                             | Maximum Loan Amount |
|                         |                  |                        |                        | Promo Period                                    | Promo Period        |
| 36                      | 6.75%            | \$3,000                | \$500,000              | \$92.29   | \$15,381.46         |
| 60                      | 6.75%            | \$10,000               | \$500,000              | \$196.83  | \$9,841.73          |
| 84                      | 7.25%            | \$10,000               | \$500,000              | \$152.15  | \$7,607.59          |
| 120                     | 7.75%            | \$10,000               | \$500,000              | \$120.01  | \$6,000.53          |

Promo Availability: February 1, 2019 - April 30, 2019

#### Promo Rates: Owner-Occupant

| Duration<br>(in months) | APR<br>Range <sup>2</sup> | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Minimum Payment Example based on Promo A.P.R. |                     |
|-------------------------|---------------------------|------------------------|------------------------|---|---------------------|
|                         |                           |                        |                        | Minimum Loan Amount                                   | Maximum Loan Amount |
|                         |                           |                        |                        | Payment   | Payment             |
| 60                      | 3.50%                     | \$20,000               | \$500,000              | \$363.84  | \$9,095.87          |
| 84                      | 3.50%                     | \$30,000               | \$500,000              | \$403.20  | \$6,719.93          |
| 120                     | 3.50%                     | \$30,000               | \$500,000              | \$296.66  | \$4,944.29          |
| 180                     | 4.00%                     | \$30,000               | \$500,000              | \$221.91  | \$3,698.44          |

#### Promo Rates: Investor

| Duration<br>(in months) | APR<br>Range <sup>2</sup> | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Minimum Payment Example based on Promo A.P.R. |                     |
|-------------------------|---------------------------|------------------------|------------------------|---|---------------------|
|                         |                           |                        |                        | Minimum Loan Amount                                   | Maximum Loan Amount |
|                         |                           |                        |                        | Payment   | Payment             |
| 60                      | 4.00%                     | \$20,000               | \$500,000              | \$368.33  | \$9,208.26          |
| 84                      | 4.00%                     | \$30,000               | \$500,000              | \$410.06  | \$6,834.40          |
| 120                     | 4.00%                     | \$30,000               | \$500,000              | \$303.74  | \$5,062.26          |
| 180                     | 4.50%                     | \$30,000               | \$500,000              | \$229.50  | \$3,824.97          |

<sup>1</sup> Rates are based on the term being requested. You may contact any of our branches for prevailing rates. Option is a feature of Equity Express Home Equity Line of Credit. Subject to 1) No default exists on credit line, 2) No more than five fixed rate equity loans in effect after establishing current fixed rate equity loan, and 3) Minimum balance required to lock based on loan term selected. Option must be exercised during the draw period only.

<sup>2</sup> The promotional rates apply to up to five Fixed Rate Equity Loan Options (FRELO) from the variable rate portion of the HELOC, and are available to existing and to new owner-occupant EEX accounts with an advance on the line of at least the minimum loan amount; and automatic payment from an American Savings Bank checking account. Investor rates are available.

## American Savings Bank Consumer Loan Interest Rates

As of: February 1, 2019

### Personal Loan

#### Unsecured Loan

| Loan Term<br>(in months) | APR <sup>1</sup><br>Range | Best<br>APR <sup>2</sup> | Minimum<br>Loan Amount | Maximum<br>Loan Amount | Monthly Payment Example <sup>3</sup><br>based on Best APR |                        |
|--------------------------|---------------------------|--------------------------|------------------------|------------------------|---|------------------------|
|                          |                           |                          |                        |                        | Minimum Loan<br>Amount                                    | Maximum<br>Loan Amount |
| 48                       | 4.99% to 23.99%           | 4.99%                    | \$2,500                | \$50,000               | \$57.56   | \$1,151.24             |

<sup>1</sup>Annual Percentage Rate (APR) effective as of date above. APR for qualified borrower(s) will be based on their creditworthiness.

<sup>2</sup>There is a 0.50% discount to the APR for an Personal Unsecured Loan with automatic payment from an active American Savings Bank checking account.

<sup>3</sup>Payment example is monthly principal and interest payments.

### Personal Line of Credit

#### Unsecured Line, 3-Year Draw Period/4-Year Repayment Period

| Index <sup>1</sup> | Margin <sup>2</sup>   | APR <sup>3</sup><br>(subject to floor<br>rate at 5.25%) | Minimum Line<br>Amount | Maximum<br>Line Amount | Monthly Minimum Payment Example based on lowest APR |                                  |                          |                               |
|--------------------|-----------------------|---|------------------------|------------------------|---|----------------------------------|--------------------------|-------------------------------|
|                    |                       |   |                        |                        | Minimum Line Amount                                 |                                  | Maximum Line Amount      |                               |
|                    |                       |   |                        |                        | Draw Period <sup>4</sup>                            | Repayment<br>Period <sup>5</sup> | Draw Period <sup>6</sup> | Repayment Period <sup>7</sup> |
| 5.50%              | 3.75%<br>to<br>14.75% | 9.25%<br>to<br>18.00%                                   | \$3,000                | \$50,000               | \$83.13   | \$85.63                          | \$1,385.42               | \$1,427.08                    |

Promo Availability: February 1, 2019 - April 30, 2019

| Duration<br>(in months) | APR <sup>8</sup><br>Option | Minimum Line<br>Amount | Maximum<br>Line Amount <sup>8</sup> | Monthly Payment Example based on Lowest APR <sup>9</sup> |                     |
|-------------------------|----------------------------|------------------------|-------------------------------------|--|---------------------|
|                         |                            |                        |                                     | Minimum Line Amount                                      | Maximum Line Amount |
| <b>Draw Period</b>      |                            |                        |                                     |  |                     |
| 1 - 6 <sup>8</sup>      | 3.99%                      | \$3,000                | \$50,000                            | \$69.98  | \$1,166.25          |
| 7 - 36 <sup>3</sup>     | 9.25% to 18.00%            | \$3,000                | \$50,000                            | \$83.13  | \$1,385.42          |
| <b>Repayment Period</b> |                            |                        |                                     |  |                     |
| 37 - 84 <sup>3</sup>    | 9.25% to 18.00%            | \$3,000                | \$50,000                            | \$85.63  | \$1,427.08          |

<sup>1</sup>Prime Rate published in the Wall Street Journal effective on the last day of the month prior to the effective date above.

<sup>2</sup>The margin is based on creditworthiness.

<sup>3</sup>Annual Percentage Rate (APR) are variable and subject to change monthly based on changes in the index (subject to the floor rate of 5.25%. Maximum APR is 18.00%)

<sup>4</sup>During the 3-year Draw Period, monthly payments will be 2% of the outstanding balance plus interest; payment amounts shown are based on a \$3,000 balance for 30 days.

<sup>5</sup>During the 4-year Repayment Period, monthly payments will be fixed principal (equal to 1/48th of the principal balance on the first day of the Repayment Period) plus interest; payment amounts shown are based on a \$3,000 balance for 30 days.

<sup>6</sup>During the 3-year Draw Period, monthly payments will be 2% of the outstanding balance plus interest; payment amounts shown are based on a \$50,000 balance for 30 days.

<sup>7</sup>During the 4-year Repayment Period, monthly payments will be fixed principal (equal to 1/48th of the principal balance on the first day of the Repayment Period) plus interest; payment amounts shown are based on a \$50,000 balance for 30 days.

<sup>8</sup> Offer is a six-month promotion (Promotion Period): annual percentage rate (APR) is 3.99% fixed for six months (months 1 through 6), from the date your new PLOC is opened. Offer is based on borrower's credit score and for approved applications received 10/1/18 through 4/30/19 that fund by 02/28/19. Promotional rates are subject to change or discontinuance without notice. After the Promotion Period ends, the interest rate is variable. Current variable rate effective 2/1/19 is 9.00% APR, and is subject to change monthly based on the highest Prime Rate published in the Wall Street Journal, plus a margin (subject to the floor rate of 5.25%; maximum APR is 18.00%).

<sup>9</sup> Monthly Payment Example is based on the lowest APR for that period and the Minimum Line Amount

### Preferred CreditLine<sup>sm</sup> Overdraft Protection Line of Credit

#### Revolving Line

| APR <sup>1</sup> | Minimum Line<br>Amount | Maximum Line<br>Amount | Monthly Payment Example <sup>2</sup><br>based on APR |                        |
|------------------|------------------------|------------------------|--|------------------------|
|                  |                        |                        | Minimum Line<br>Amount                               | Maximum<br>Line Amount |
| 18.00%           | \$500                  | \$15,000               | \$32.40  | \$971.92               |

<sup>1</sup>Current Annual Percentage Rate (APR) effective as of date above.

<sup>2</sup>Payment example is principal plus interest based on average daily balance for a 30-day period (5% of principal balance plus finance charge).

**American Savings Bank  
Consumer Loan Interest Rates**

As of: February 1, 2019

**Secured Savings Loan**

**Personal Loan secured by Personal Savings Account**

| Security                         | Loan Term<br>(in months) | Deposit<br>APY <sup>1</sup> | Margin <sup>2</sup> | Loan<br>APR <sup>3</sup> | Monthly Payment Example<br>based on \$5,000 and maximum loan term |
|----------------------------------|--------------------------|-----------------------------|---------------------|--------------------------|---|
| <b>Statement Savings Account</b> | <b>60</b>                | <b>0.020%</b>               | <b>2.50%</b>        | <b>2.520%</b>            | <b>\$88.78</b>  |

<sup>1</sup>Annual Percentage Yield (APY) effective as of date above.

<sup>2</sup>Margin is the amount we add to the Savings APY to determine your loan APR.

<sup>3</sup>Annual Percentage Rate (APR) effective as of date above.

Loan-to-value ratio may not exceed 90% of available balance.

**Clean Energy Loan (participating contractors only)**

**Unsecured Loan, 24-Month Initial 0.00% APR Period followed by a 96-Month Term**

| Initial Period |           | Term Period  |           | APR           | Total<br>Term | Minimum<br>Loan<br>Amount | Maximum<br>Loan<br>Amount | Payment Example<br>(based on a loan amount of \$55,000) |               |                  |                |                 |                  |
|----------------|-----------|--------------|-----------|---------------|---------------|---------------------------|---------------------------|---|---------------|------------------|----------------|-----------------|------------------|
| Rate           | Mos       | Rate         | Mos       |               |               |                           |                           | Amt   | Pmt<br>Period | Amt              | Pmt<br>Period  | Amt             | Pmt<br>Period    |
| <b>0.00%</b>   | <b>24</b> | <b>7.99%</b> | <b>96</b> | <b>2.519%</b> | <b>120</b>    | <b>\$1,500</b>            | <b>\$70,000</b>           | <b>\$0.00</b>   | <b>1 to 6</b> | <b>\$ 275.00</b> | <b>7 to 24</b> | <b>\$707.29</b> | <b>25 to 120</b> |

Initial term feature a promotional interest rate of 0.00% with no accrued interest during the initial term and no monthly payments for the first six months followed by principal-only monthly payments equal to one-half percent (0.50%) of the original loan amount for the remainder of the initial period beginning in month 7 through 24. After the initial period ends, the balance will automatically convert to a fully amortized 96-month term with principal and interest payments due monthly based on the interest rate set at loan closing. Interest rate for qualified borrower(s) will be based on their creditworthiness. Loan amounts from \$1,500 to \$70,000. Loan proceeds are disbursed to the participating PV contractor. This loan program is subject to change or cancellation without notice. Loan purpose is to purchase and install solar water heater or photovoltaic (PV) system on a residential unit (the "system"). Purchase contract must be from an ASB participating contractor only. ASB does not perform due diligence or make representations or warranties on third parties or the system. Borrowers should take reasonable steps to review third party and the system.