

American Savings Bank Consumer Loan Interest Rates

As of: October 1, 2022

Equity ExpressSM Home Equity Line of Credit

Interest During the Draw Period¹

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

Index ²	Margin ³	APR ⁴ (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period ⁵	Repayment Period ⁷
6.25%	0.00%	6.25%	\$10,000	\$1,000,000	\$52.08	\$41.88 - \$93.75
6.25%	0.50%	6.75%	\$10,000	\$1,000,000	\$56.25	\$41.90 - \$97.92
6.25%	1.00%	7.25%	\$10,000	\$400,000	\$60.42	\$41.92 - \$102.08

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

Index ²	Margin ³	APR ⁴ (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period ⁵	Repayment Period ⁷
6.25%	0.50%	6.75%	\$10,000	\$400,000	\$56.25	\$41.90 - \$97.92
6.25%	1.00%	7.25%	\$10,000	\$400,000	\$60.42	\$41.92 - \$102.08
6.25%	1.50%	7.75%	\$10,000	\$400,000	\$64.58	\$41.94 - \$106.25

Principal + Interest During the Draw Period¹

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

Index ²	Margin ³	APR ⁴ (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period ⁶	Repayment Period ⁷
6.25%	0.00%	6.25%	\$10,000	\$1,000,000	\$57.23 - \$77.08	\$31.02 - \$69.43
6.25%	0.50%	6.75%	\$10,000	\$1,000,000	\$60.32 - \$81.25	\$31.03 - \$72.51
6.25%	1.00%	7.25%	\$10,000	\$400,000	\$63.41 - \$85.42	\$31.04 - \$75.60

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

Index ²	Margin ³	APR ⁴ (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period ⁶	Repayment Period ⁷
6.25%	0.50%	6.75%	\$10,000	\$400,000	\$60.32 - \$81.25	\$31.03 - \$72.51
6.25%	1.00%	7.25%	\$10,000	\$400,000	\$63.41 - \$85.42	\$31.04 - \$75.60
6.25%	1.50%	7.75%	\$10,000	\$400,000	\$66.51 - \$89.58	\$31.06 - \$78.68

Promo Rates: Owner-Occupant and Investor

Promo Availability: October 1, 2022 - October 15, 2022

Duration (in months)	APR Option ⁸	Minimum Line Amount	Maximum Line Amount ⁹	Monthly Payment Example based on Lowest Rate ¹⁰	
				Interest Only	Principal + Interest
Draw Period					
1 - 24 ⁸	3.25%	\$10,000	\$1,000,000	\$27.08	\$49.17 - \$52.08
25 - 120 ¹⁰	6.25%	\$10,000	\$1,000,000	\$52.08	\$57.23 - \$72.59
1 - 60 ⁸	3.75%	\$10,000	\$1,000,000	\$31.25	\$48.53 - \$56.25
61 - 120 ¹¹	6.25%	\$10,000	\$1,000,000	\$52.08	\$57.23 - \$66.33
Repayment Period					
121 - 240	6.25%	\$10,000	\$1,000,000	\$93.75	\$31.02 - \$69.43

¹ Rate and product type is based on individual's credit worthiness.

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

³ The margin is based on creditworthiness and occupancy.

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

⁵ 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.

⁶ 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.

⁷ 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.

⁸ Offer is a two-year or five-year promotion (Promotion Period): Annual Percentage Rate (APR) is 3.25% fixed for two years or 3.75% fixed for five years, from the date your new Equity ExpressSM (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 investor applications received 10/01/22 through 10/15/22 that fund by 11/15/22. Promotional rates require automatic payment from an American Savings Bank (ASB) personal checking account and are subject to change or discontinuance without notice.

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Cancellation of automatic payment anytime during the life of the loan may increase your rate to the current non-discounted rate. Offer is not available for properties listed for sale during the prior six months or to an ASB HELOC account secured by the subject property that was closed during the prior six months. 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 10/01/22 is 6.25% 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%).

⁹ Maximum line amount is based on Owner-Occupant with a margin of 0.00% or 0.50%

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

¹¹ APR during these months is variable and subject to the floor rate of 4.50% and a maximum of 18.00%

Bank will cover the following closing costs (fees) for line requests up to \$400,000: 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 \$400,000 require an appraisal report (estimated between \$500.00 to \$1,500.00). Line requests over \$400,000 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. An annual fee (\$50.00) is assessed on your first periodic statement and annually at loan anniversary during the draw period (this fee may be waived with automatic payment from a Kalo Deluxe Checking or Private Banking Checking account which must be set up by loan signing. Please see the Personal Deposit Account Terms and Conditions for other terms, conditions and fees for Kalo Checking accounts.)

Fixed Rate Equity Loan Options

Owner-Occupant and Investor

Duration (in months)	APR ¹	Minimum Line Amount	Maximum Line Amount	Monthly Minimum Payment Example based on A.P.R.	
				Minimum Loan Amount	Maximum Loan Amount
				Payment	Payment
36	7.75%	\$3,000	\$750,000	\$93.66	\$23,415.87
60	7.50%	\$10,000	\$750,000	\$200.38	\$15,028.46
84	7.75%	\$10,000	\$750,000	\$154.62	\$11,596.46
120	8.25%	\$10,000	\$750,000	\$122.65	\$9,198.95
180	8.75%	\$10,000	\$750,000	\$99.94	\$7,495.86
240	9.00%	\$10,000	\$750,000	\$89.97	\$6,747.94

Promo Availability: October 1, 2022 - October 15, 2022

Promo Rates¹: Owner-Occupant and Investor

Duration (in months)	APR Range ²	Minimum Line Amount	Maximum Line Amount	Monthly Minimum Payment Example based on Promo A.P.R.	
				Minimum Loan Amount	Maximum Loan Amount
120	4.75%	\$10,000	\$750,000	\$104.85	\$7,863.58
240	5.00%	\$10,000	\$750,000	\$66.00	\$4,949.67

¹ 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. Subject to a floor rate of 4.75%.

² 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 and investor EEX accounts with an advance on the line of at least the minimum loan amount; and automatic payment from an American Savings Bank personal checking account.

American Savings Bank Consumer Loan Interest Rates

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Personal Loan							
Unsecured Loan							
Loan Term (in months)	APR ¹ Range		Best APR	Minimum Loan Amount	Maximum Loan Amount	Monthly Payment Example ² based on Best APR	
	Minimum Loan Amount	Maximum Loan Amount					
48	8.24%	to	21.24%	8.24%	\$2,500	\$50,000	\$61.31 / \$1,226.29

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

²Payment example is monthly principal and interest payments.

Personal Line of Credit								
Unsecured Line, 3-Year Draw Period/4-Year Repayment Period								
Index ¹	Margin ²	APR ³ (subject to floor rate at 5.25%)	Minimum Line Amount	Maximum Line Amount	Monthly Minimum Payment Example based on lowest APR			
					Minimum Line Amount		Maximum Line Amount	
					Draw Period ⁴	Repayment Period ⁵	Draw Period ⁶	Repayment Period ⁷
6.25%	3.75%	10.00%	\$3,000	\$50,000	\$85.00	\$87.50	\$1,416.67	\$1,458.33
	to	to						
	14.50%	18.00%						

Promo Availability: October 1, 2022 - March 31, 2023

Duration (in months)	APR ⁸ Option	Minimum Line Amount	Maximum Line Amount ⁸	Monthly Payment Example based on Lowest APR ⁹	
				Minimum Line Amount	Maximum Line Amount
Draw Period					
1 - 6 ⁸	3.99%	\$3,000	\$50,000	\$69.98	\$1,166.25
7 - 36 ³	10.00% / 18.00%	\$3,000	\$50,000	\$85.00	\$1,416.67
Repayment Period					
37 - 84 ³	10.00% / 18.00%	\$3,000	\$50,000	\$87.50	\$1,458.33

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

²The margin is based on creditworthiness.

³Annual 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%)

⁴During 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.

⁵During 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.

⁶During 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.

⁷During 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.

⁸ 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 10/01/22 through 03/31/23 that fund by 04/30/23. Promotional rates are subject to change or discontinuance without notice. After the Promotion Period ends, the interest rate is variable. Current variable rate effective 10/01/22 is 10.00% APR to 18.00% 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%).

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

Preferred CreditLine sm Overdraft Protection Line of Credit				
Revolving Line				
APR ¹	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example ² based on APR	
			Minimum Line Amount	Maximum Line Amount
18.00%	\$500	\$15,000	\$32.40	\$971.92

¹Current Annual Percentage Rate (APR) effective as of date above.

²Payment 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: October 1, 2022

Secured Savings Loan

Personal Loan secured by Personal Savings Account

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

¹Annual Percentage Yield (APY) effective as of date above.

²Margin is the amount we add to the Savings APY to determine your loan APR.

³Annual 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 Term	Minimum Loan Amount	Maximum Loan Amount	Payment Example (based on a loan amount of \$55,000)		
Rate	Mos	Rate	Mos					Pmt Period 1 to 6 Amount	Pmt Period 7 to 24 Amount	Pmt Period 25 to 120 Amount
0.00%	24	7.99% or 9.99%	96	5.069% or 6.284%	120	\$1,500	\$70,000	\$0.00	\$275.00	\$707.29 or \$759.20

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. 50% of the loan amount is disbursed to the borrower's ASB checking account and 50% of the loan amount is disbursed to the participating PV contractor at loan closing. 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.