

American Savings Bank (ASB)

CRA Public File

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1	All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to ASB's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.
2	Public section of ASB's most recent CRA Performance Evaluation.
3	A list of ASB's branches, their street addresses and geographies. List includes branches opened or closed during the current and previous two calendar years.
4	A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at ASB's branches and availability of alternative systems for delivering retail banking services (e.g., ATMs, online account opening, online banking, phone banking, bank-by-mail).
5	A map or separate list of each assessment area showing the boundaries of the area and identifying the geographies contained.
6	If applicable, the number and amount of consumer loans made to the four income categories of borrowers and geographies (low, moderate, middle and upper), and the number and amount located inside and outside of the assessment area(s).
7	ASB's CRA disclosure statement, current and previous two years.
8	The HMDA Disclosure Statement written notice that the information may be obtained on the Consumer Financial Protection Bureau's website, www.consumerfinance.gov/hmda

- 9 Quarterly report of ASB's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination.

12 CFR 25.43 - Content and Availability of Public File

(1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

Response:

There were no written comments from the public related to American Savings Bank's Community Reinvestment Act performance (or any responses by American Savings Bank to the written comments) for the current year (2024) or the preceding two calendar years.



PUBLIC DISCLOSURE

April 03, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Savings Bank, FSB

Charter Number 708384

300 North Beretania Street
Honolulu, HI 96817

Office of the Comptroller of the Currency

25 Jessie Street
16th Floor
San Francisco, CA 94105

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of American Savings Bank, FSB (ASB or bank or institution) with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution)		
	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

** The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.*

The major factors that support this rating include:

- The Lending Test rating is based on the bank's overall lending performance in the state of Hawaii. Good level of community development (CD) loans, lending activity, the geographic and borrower distribution of lending, and a substantial majority of the bank's loans being in the assessment areas (AAs). ASB's use of flexible lending practices, including the responsiveness to borrowers during the COVID-19 pandemic, had a positive impact on conclusions under the Lending Test.
- The Investment Test rating is based on the bank's level of investments, donations, and grants that reflected its responsiveness to the AAs needs.
- The Service Test rating is based on the accessibility of branch offices to geographies and individuals of different income levels and the bank providing a significant level of CD services.

Lending in Assessment Area

A substantial majority of the bank's loans are in ASB's AAs.

The bank originated and purchased 99.6 percent of its total loans inside ASB's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. The substantial majority of the bank's loans originated and purchased in the AA positively impacted the bank's geographic distribution of lending by income level of geography.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	11,835	100.0	4	0.0	11,839	4,221,797	100.0	540	0.0	4,222,337
Small Business	12,503	99.3	94	0.7	12,597	742,986	98.2	13,690	1.8	756,676
Small Farm	65	100.0	0	0.0	65	3,026	100.00	0	0.0	3,026
Total	24,403	99.6	98	0.4	24,501	4,967,809	99.7	14,230	0.3	4,982,039

Description of Institution

American Savings Bank, FSB (ASB or bank) is a full-service federally chartered stock savings bank headquartered in Honolulu, Hawaii. As of December 31, 2021, the bank had total assets of \$9.2 billion, total deposits of \$8.2 billion, total loans of \$5.2 billion, and tier 1 capital of \$715 million. ASB is a wholly owned subsidiary of American Savings Holdings, Inc., a subsidiary of Hawaiian Electric Industries, Inc. (HEI). HEI is a Hawaii-based holding company with two core operating companies, ASB and Hawaiian Electric Company, Inc. (HECO).

ASB is an intrastate bank that operates 42 branches throughout Hawaii. Six branches are in the Hawaii Non-MSA, seven branches are in the Kahului-Wailuku-Lahaina MSA, and 29 branches are in the Urban Honolulu MSA. ASB operates 42 cash dispensing and 55 full-service automated teller machines (ATMs), with at least one full-service ATM at each of its branch locations. See Service Test for additional information. There has not been any merger or acquisition activity since the prior evaluation.

ASB has three assessment areas: Hawaii Non-MSA (Islands of Hawaii and Kauai), Kahului-Wailuku-Lahaina MSA (Island of Maui), and Urban Honolulu MSA (Island of Oahu). ASB is ranked third in each assessment area with a 11.01 percent deposit market share in the Hawaii Non-MSA, a 16.94 percent deposit share in the Kahului-Wailuku-Lahaina MSA, and a 14.06 percent deposit share in the Urban Honolulu MSA. The bank's major deposit competitors are First Hawaiian Bank, Bank of Hawaii, Central Pacific Bank, and Territorial Savings Bank.

ASB offers a full range of loan and deposit products and services. Bank products and services are provided through the bank's branch network and other alternative delivery systems such as online banking, mobile banking, telephone banking, bill payment, direct deposit, and ATM services.

Approximately 81 percent of the bank's loan portfolio is composed of real estate loans with the primary focus on one-to-four family residential mortgage loans. The bank also originates home equity loans and lines of credit, multifamily loans, construction loans, commercial loans, other non-residential real estate loans, consumer loans, and small business loans.

American Savings Bank, FSB	
Outstanding Loan Balances	
by Major Product Types	
as of December 31, 2021	
Construction	115,549
1-4 Residential	3,150,543
5+ Residential	127,220
Non-residential	918,507
Commercial & Industrial	743,196
Agriculture	166
Consumer	112,683
Other Loans	69,008
Total Loans	5,236,872

There are no known legal, financial, or other factors that impede the bank's ability to help meet the credit needs of its AAs. The bank received an "Satisfactory" rating at its last CRA examination dated May 6, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) reviewed the bank's home mortgage loans and small loans to businesses for the period beginning January 1, 2019, through December 31, 2021. The OCC did not review small farm or consumer loans in this evaluation. The OCC reviewed CD loans, investments, and services for the period beginning May 7, 2019, through December 31, 2021. In addition, ASB's qualifying activities performed in response to the COVID-19 pandemic are addressed in this evaluation.

For the lending test, an analysis was conducted for 2019, 2020, and 2021 using the 2015 American Community Survey (ACS) and January 1, 2019, through December 31, 2021, bank data (HMDA Aggregate data or CRA data). The OCC also used 2019, 2020, and 2021 Dun and Bradstreet (D&B) data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

The OCC conducted full-scope reviews on the bank's three AAs: Hawaii Non-MSA, Kahului-Wailuku-Lahaina MSA, and Urban Honolulu MSA.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

ASB's overall rating is based on its performance in the Hawaii Non-MSA, the Kahului-Wailuku-Lahaina MSA, and the Urban Honolulu MSA. However, the OCC placed the most weight on performance in the Urban Honolulu MSA since 72 percent of the dollar volume of home mortgage loans and small loans to businesses was originated or purchased in this AA. In addition, 80 percent of the deposits are gathered from the Urban Honolulu MSA. See lending activity under the "Conclusions With Respect to Performance Tests" for more information.

When evaluating the bank's performance under the lending test, the OCC placed substantially greater weight on home mortgage loans than on small business loans because of the identified community credit need for home mortgage loans. In addition, home mortgage lending is the bank's business focus. Based on number, 48 percent of total reportable loans are home mortgage loans, and 51 percent are small business loans. However, based on dollar volume, 85 percent of the dollar volume is home mortgage loans, and only 15 percent of the dollar volume is small business loans.

The MMSA and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Hawaii

CRA rating for the State of Hawaii: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include

- The bank exhibits a good geographic distribution of loans in its AAs.
- ASB exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.
- The bank's level of CD loans is good and responsive to community needs.
- ASB makes extensive use of flexible lending practices to serve its AA's credit needs.
- ASB has a good level of qualified CD investments and grants in the state.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the Hawaii Non-MSA. Service delivery systems are readily accessible to geographies and individuals of different income levels in the Kahului-Wailuku-Lahaina MSA and the Urban Honolulu MSA.
- ASB provides a significant level of CD services.

Description of Institution's Operations in Hawaii

Hawaii Non-MSA

Demographic Information of the Assessment Area						
Assessment Area: Hawaii Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	64	4.7	9.4	45.3	12.5	28.1
Population by Geography	261,173	6.2	13.7	57.9	22.2	0.0
Housing Units by Geography	114,894	6.3	14.5	58.4	20.8	0.0
Owner-Occupied Units by Geography	57,012	4.5	16.3	57.5	21.7	0.0
Occupied Rental Units by Geography	30,441	10.7	11.4	58.4	19.5	0.0
Vacant Units by Geography	27,441	5.2	14.1	60.3	20.4	0.0
Businesses by Geography	21,198	9.6	3.4	66.2	20.8	0.0
Farms by Geography	1,024	4.2	7.5	66.7	21.6	0.0
Family Distribution by Income Level	58,971	22.4	16.0	20.4	41.3	0.0
Household Distribution by Income Level	87,453	26.9	13.9	17.3	41.9	0.0
Median Family Income Non-MSAs - HI		\$64,846	Median Housing Value			\$376,745
			Median Gross Rent			\$1,164
			Families Below Poverty Level			12.3%
Source: 2015 ACS and 2021 D&B Data						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						

The Hawaii Non-MSA consists of Hawaii County and Kauai County. Hawaii County is made up of the Island of Hawaii (commonly known as the “Big Island”), while Kauai County consists of the islands of Kauai and Niihau. The bank has elected to exclude Niihau from this AA. Niihau is a privately owned island. ASB operates six branches, representing 14 percent of the bank’s total branches, with 20 full-service ATMs in the AA. Home mortgage loans in the AA represent 13 percent of total home mortgage loans. Small business loans represent 14 percent of total small business loans.

The bank gathered nine percent of its deposits from the Hawaii Non-MSA. According to the June 30, 2021, FDIC deposit data, ASB ranks third among eight financial institutions, with a 11.01 percent deposit market share. The bank's most significant deposit competitors in this AA are Bank of Hawaii and First Hawaiian Bank. Combined, First Hawaiian Bank and Bank of Hawaii hold 77 percent of the deposit market share. Other deposit competitors include Central Pacific Bank and Territorial Savings Bank. There is also significant competition for home mortgage and small business loans from large banks located on the mainland, mortgage brokers, and finance companies.

The largest employment sectors in this AA are tourism, government, health care, and agriculture. The unemployment rate as of December 31, 2021, was 5.3 percent for Hawaii County and 7.2 percent for Kauai County. In comparison, the state unemployment rate was 4.3 percent, and the U.S. unemployment rate was 3.9 percent.

Affordability of single-family residences varies based on the location. The average price of homes that sold in 2021 ranged from a low of \$730,511 to nearly \$1.06 million, which is an increase of a minimum of \$400,000 to the low- and high-end average home values noted during the last CRA evaluation. Affordable homes at the lower end continue to be not abundant.

There is significant opportunity to make small business loans in the AA, as there are numerous small businesses located in the Hawaii Non-MSA. Demographic data indicates that 91 percent of the businesses have nine or fewer employees.

Kahului-Wailuku-Lahaina MSA

Demographic Information of the Assessment Area						
Assessment Area: Kahului-Wailuku-Lahaina MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	35	0.0	20.0	62.9	11.4	5.7
Population by Geography	157,324	0.0	14.7	74.5	10.7	0.0
Housing Units by Geography	69,633	0.0	14.9	74.0	11.0	0.0
Owner-Occupied Units by Geography	30,212	0.0	12.3	75.6	12.1	0.0
Occupied Rental Units by Geography	22,054	0.0	19.4	72.1	8.5	0.0
Vacant Units by Geography	17,367	0.0	13.9	73.7	12.4	0.0
Businesses by Geography	17,607	0.0	14.6	75.3	10.1	0.0
Farms by Geography	573	0.0	15.4	73.6	11.0	0.0
Family Distribution by Income Level	35,825	19.8	18.1	22.0	40.1	0.0
Household Distribution by Income Level	52,266	23.4	16.1	19.6	40.8	0.0
Median Family Income MSA - 27980 Kahului-Wailuku-Lahaina, HI MSA		\$76,195	Median Housing Value			\$549,169
			Median Gross Rent			\$1,340
			Families Below Poverty Level			7.7%
Source: 2015 ACS and 2021 D&B Data						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						

The Kahului-Wailuku-Lahaina MSA consists of Maui County. The MSA includes the islands Maui, Lanai, Kahoolawe, Molokini, and parts of Molokai. The Kahoolawe and Molokini islands are excluded because they are uninhabited. The island of Maui is the second largest Hawaiian island and has the third largest population.

The bank gathered 11 percent of its deposits from the Kahului-Wailuku-Lahaina MSA. According to the June 30, 2021, FDIC deposit data, ASB has \$882 million in deposits and ranks third, with a 16.9 percent

deposit market share. The bank's most significant deposit competitors in this AA are Bank of Hawaii and First Hawaiian Bank. Combined, they hold 68 percent of total deposit market share. Other significant deposit competitors are Central Pacific Bank and Territorial Savings Bank. There is also significant competition for home mortgage and small business loans from large banks located on the mainland, mortgage brokers, and finance companies. ASB operates seven branches with 15 full-service ATMs in the AA. Home mortgage loans in the AA represent 14 percent of total home mortgage loans, and small business loans in the AA represent 15 percent of total small business loans.

The largest employment sectors in this AA are agriculture and tourism. As of December 31, 2021, the unemployment rate was 7.2 percent. This AA's unemployment rate has been lower than state and national averages in the past, but it is now above the state unemployment rate of 4.3 percent and the U.S. unemployment rate of 3.9 percent.

Housing affordability is a significant issue in the AA as the median price of a single-family home continues to rise. In December 2020, the median price for a single-family home was \$710,287. By the end of 2021, the median price had risen to \$831,414. While home purchase lending presents a challenge, there are opportunities to partner with CD organizations to make loans to LMI individuals. In addition, there are opportunities to make home improvement and home refinance loans in the AA.

There is abundant opportunity to make small business loans in the AA, as there are numerous small businesses located in the Kahului-Wailuku-Lahaina MSA. Demographic data indicates that 92 percent of the businesses have nine or fewer employees.

Urban Honolulu MSA

Demographic Information of the Assessment Area						
Assessment Area: Urban Honolulu MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	244	4.1	20.9	42.2	26.6	6.1
Population by Geography	984,178	3.2	22.3	46.4	28.0	0.2
Housing Units by Geography	341,239	2.9	24.0	45.2	27.8	0.1
Owner-Occupied Units by Geography	168,551	1.0	12.0	48.4	38.6	0.0
Occupied Rental Units by Geography	141,051	5.4	37.5	41.4	15.6	0.2
Vacant Units by Geography	31,637	2.3	28.1	44.9	24.6	0.2
Businesses by Geography	84,776	4.0	17.9	37.5	37.1	3.4
Farms by Geography	1,305	4.1	14.4	45.3	34.3	2.0
Family Distribution by Income Level	217,945	19.6	18.4	22.0	40.0	0.0
Household Distribution by Income Level	309,602	22.4	16.7	19.6	41.4	0.0
Median Family Income MSA - 46520 Urban Honolulu, HI MSA		\$86,366	Median Housing Value			\$523,593
			Median Gross Rent			\$1,637
			Families Below Poverty Level			6.5%
Source: 2015 ACS and 2021 D&B Data						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						

The Urban Honolulu MSA consists of all of Honolulu County, which is also the Island of Oahu. Oahu is the third largest Hawaiian Island and the most populated. Based on the 2015 Census, the population of the AA was 984,178. The city of Honolulu is the state's capital and the primary population center. Much of the eastern portion of the Island of Oahu is made up of forest reserves and watersheds. A small portion of the western area is also made up of forest reserves.

ASB operates 29 branches and 85 full-service ATMs in this AA. The bank's branches in this AA represent 69 percent of the total branches. The bank's primary business focus in all its AAs is home mortgage lending. Home mortgage loans in the Urban Honolulu MSA represent 73 percent of total home mortgage loans, while small business loans represent 72 percent of total small business loans.

According to the June 30, 2021, FDIC deposit data, the bank had just over \$6.3 billion in deposits in this AA, representing 80 percent of its total deposits. ASB ranks third among 13 deposit-taking institutions, with a market share of 14.1 percent. ASB's main deposit competitors include four Hawaii-based banks: First Hawaiian Bank, Bank of Hawaii, Central Pacific Bank, and Territorial Savings Bank. First Hawaiian Bank and Bank of Hawaii each have more than twice the volume of deposits and together hold 66 percent of the deposit market share. In addition, there is significant home mortgage lending competition from local banks, large banks located on the mainland, and non-bank lenders.

Oahu is home to the United States Military Command for the Pacific. Aside from the large military presence, Honolulu's economy is heavily dependent on tourism. Over three million tourists visited the island in 2021. And although numbers are moving upwards, rising airfare prices and heightened recession risks may slow consumer spending and visits to the island. Despite these risks, services and trade continue to be the two largest industries in the county. The unemployment rate is low at 5.4 percent as of December 31, 2021. However, a significant portion of the jobs are minimum wage service jobs, which forces many to work multiple jobs to survive, ranking Hawaii high in the nation for multiple part-time employment.

Housing affordability is a significant issue in Oahu. Because land is scarce and tourist development has driven up the cost of living, Hawaii is one of the top-ranking states in housing costs. The median sales price of a single-family home in December 2020 was \$695,154. As of December 2021, the median price had risen to \$768,609. While home purchase lending is a challenge, there are opportunities to partner with community groups to make home purchase loans to LMI individuals. In addition, there are also opportunities to make home improvement and home refinance loans to LMI individuals who own their homes.

There is abundant opportunity to make small business loans in the AA, as there are numerous small businesses located in the Urban Honolulu MSA. Demographic data indicates that 91 percent of the businesses have nine or fewer employees.

Community Development Needs for All AAs

The OCC used community contact information to determine credit needs and challenges in the AA. Two community contacts noted a critical need to preserve affordable housing for low-and moderate-income families and individuals. One community contact stressed the need of building units for residential use versus vacation rentals. Community contacts also noted challenges with small businesses not having access to capital in Hawaii to assist with growth and other needs. Opportunities to address credit needs includes bank participation in projects to build affordable housing, creating financing programs for small businesses, and helping low-and moderate-income families in pursuit of homeownership.

Scope of Evaluation in Hawaii

ASB operates only in the state of Hawaii. This evaluation includes a full scope analysis of all AAs where the bank has branches. This includes the Hawaii Non-MSA, the Kahului-Wailuku-Lahaina MSA , and the Urban Honolulu MSA. The OCC elected to perform full scope reviews of all three AAs due to ASB's significance in each of the AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HAWAII

LENDING TEST

The bank's performance under the Lending Test in Hawaii is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the Urban Honolulu and Kahului-Wailuku-Lahaina MSA is good while the performance in the Hawaii Non-MSA is adequate.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	% of Loans	% of Deposits
Hawaii-Non-MSA	1483	1700	9	3,192	13.1%	9%
Kahului-Wailuku-Lahaina MSA	1692	1821	6	3,519	14.5%	11%
Urban Honolulu MSA	8660	8932	31	17,623	72.4%	80%

Hawaii Non-MSA

Based on the facts and data in the above table and performance context considerations, ASB's home mortgage and small business lending levels reflect excellent responsiveness to the credit needs in the Hawaii Non-MSA. The bank originated or purchased 1,483 home mortgage loans totaling \$407 million and 1,700 small business loans totaling \$84 million in the Hawaii Non-MSA during the evaluation period. In addition, the bank also provided nine community development loans totaling \$81 million. The bank has a deposit market share in the AA of 11 percent with a rank of third out of eight deposit-taking institutions. The top two largest institutions in this AA hold 77 percent of the deposit market share.

For home mortgage lending, the bank has a market share of 4.29 percent, with a rank of seventh out of 241 home mortgage lenders. The market for home mortgage loans is very competitive and consists of national and local lenders of different sizes. Six of the largest lenders captured 36 percent of the home mortgage loan market.

For small business loans, the bank has a market share of 5.9 percent, with a rank of seventh out of 95 lenders. The market for small business lending is also very competitive. Six of the largest lenders captured 60.9 percent of the small business loan market.

Kahului-Wailuku-Lahaina MSA

Based on the facts and data in the above table and performance context considerations, ASB's home mortgage and small business lending levels reflect excellent responsiveness to the credit needs of the Kahului-Wailuku-Lahaina MSA. The bank originated or purchased 1,692 home mortgage loans totaling \$598 million and 1,821 small business loans totaling \$98.9 million in the Kahului-Wailuku-Lahaina MSA during the evaluation period. In addition, the bank also provided six community development loans totaling \$13.7 million. The bank has a deposit market share in the AA of 16.94 percent with a rank of third out of seven deposit-taking institutions. The top two largest institutions in this AA hold 68 percent of the deposit market share.

For home mortgage lending, the bank has a market share of 7.18 percent, with a rank of third out of 214 home mortgage lenders. The market for home mortgage loans is very competitive and consists of national and local lenders of different sizes. Two of the largest lenders captured 18 percent of the home mortgage loans.

For small business loans, the bank has a market share of 8.59 percent, with a rank of fifth out of 74 lenders. The market for small business lending is also very competitive. Four of the largest lenders captured 43 percent of the small business loan market.

Urban Honolulu MSA

Based on the facts and data in the above table and performance context considerations, ASB's home mortgage and small business lending levels reflect excellent responsiveness to the credit needs of the Urban Honolulu MSA. The bank originated or purchased 8,660 home mortgage loans totaling nearly \$3.2 billion and 8,932 small business loans totaling \$559.8 million in the Urban Honolulu MSA during the evaluation period. In addition, the bank also provided 31 community development loans totaling over \$136 million. The bank has a deposit market share in the AA of 14.06 percent with a rank of third out of 13 deposit-taking institutions. The top two largest institutions in this AA hold 66 percent of the deposit market share.

For home mortgage lending, the bank has a market share of 6.82 percent, with a rank of second out of 241 home mortgage lenders. The market for home mortgage loans is very competitive and consists of national and local lenders of different sizes. The largest lender captured 10.88 percent of the home mortgage loan market.

For small business loans, the bank has a market share of 9.58 percent, with a rank of fifth out of 105 lenders. The market for small business loans is also very competitive. Three of the largest lenders captured 43.49 percent of the small business loan market.

Distribution of Loans by Income Level of the Geography

ASB exhibits a good geographic distribution of loans in its AA. For home mortgage loans, the geographic distribution in low- and moderate-income census tracts (CTs) is adequate in the Hawaii Non-MSA but good in the Kahului-Wailuku-Lahaina MSA and the Urban Honolulu MSA. Geographic distribution of small business loans is good in the Hawaii Non-MSA but excellent in the Kahului-Wailuku-Lahaina MSA and the Urban Honolulu MSA.

Home Mortgage Loans

Refer to Table O in the state of Hawaii section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Hawaii Non-MSA

The bank's home mortgage lending in low-income geographies is lower than the percentage of owner-occupied housing units in those geographies but near to the aggregate lending data. The bank's mortgage lending in moderate-income geographies is significantly lower than the percentage of owner-occupied housing units in those geographies and the aggregate lending data. Given the lack of affordable housing inventory, there are limited lending opportunities. Further, there is a shortage of housing affordable to LMI families due to Hawaii's high cost of living. Other factors include the significant level of competition within the AA. The distribution of loans is adequate considering the performance context.

Kahului-Wailuku-Lahaina MSA

The bank's home mortgage lending in moderate-income geographies is lower than the percentage of owner-occupied housing units in those geographies but near to the aggregate lending data. The demographic and aggregate lending data indicate limited lending opportunities. Given the lack of affordable housing inventory, there are limited lending opportunities. Further, there is a shortage of housing affordable to LMI families due to Hawaii's high cost of living. Other factors include the significant level of competition within the AA. Other factors include the significant level of competition within the AA. The distribution of loans is good considering the performance context. There are no low-income CTs in this AA.

Urban Honolulu MSA

The bank's home mortgage lending in low-income geographies is near to the percentage of owner-occupied housing units in those geographies but exceeded the aggregate lending data. The demographic and aggregate lending data indicate limited lending opportunities. The bank's mortgage lending in moderate-income geographies is lower than the percentage of owner-occupied housing units in those geographies, but near to the aggregate lending data. Given the lack of affordable housing inventory, there are limited lending opportunities. Further, there is a shortage of housing affordable to LMI families due to Hawaii's high cost of living. Other factors include the significant level of competition within the AA. The distribution of loans is good considering the performance context.

Small Loans to Businesses

Refer to Table Q in the state of Hawaii section of appendix D for the facts and data used to evaluate the geographic distribution of the Bank's originations of small loans to businesses.

Hawaii Non-MSA

Loans to small businesses in LMI geographies reflect a good distribution. The bank's small business lending in low-income geographies is lower than the percentage of businesses in those geographies, but near to the aggregate lending data. The bank's small business lending in

moderate-income geographies exceeded the percentage of businesses in those geographies and met the aggregate lending data.

Kahului-Wailuku-Lahaina MSA

Loans to small businesses in LMI geographies reflect an excellent distribution. The bank's small business lending in moderate-income geographies exceeds the percentage of businesses in those geographies and aggregate lending data.

Urban Honolulu MSA

Loans to small businesses in LMI geographies reflect an excellent distribution. The proportion of the bank's small business loans in low and moderate-income CTs exceeds the proportion of businesses. The proportion of the bank's small business loans exceeds the aggregate in low-income CT and met the moderate-income CTs.

Lending Gap Analysis

We reviewed summary reports and maps and analyzed the bank's home mortgage and small business lending activity over the evaluation period to identify any gaps in geographic distribution of loans. We did not identify any unexplained conspicuous gaps in any of the AAs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution. Distribution of home mortgage loans to low- and moderate-income borrowers is good in the Hawaii Non-MSA, the Kahului-Wailuku-Lahaina MSA, and the Urban Honolulu MSA.

Distribution of small business loans to businesses of different sizes is good in the Hawaii Non-MSA, Urban Honolulu MSA, and the Kahului-Wailuku-Lahaina MSA.

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases. In concluding on the bank's distribution of home mortgage loans to LMI borrowers, we considered housing affordability in all the bank's AAs.

Hawaii Non-MSA

The bank's mortgage lending to low-income borrowers is significantly lower than the percentage of low-income families but met the aggregate lending data. The bank's mortgage lending to moderate-income borrowers is significantly lower than the percentage of moderate-income families but exceeded the aggregate lending distribution data. Given the lack of affordable housing inventory, there are limited lending opportunities. Other factors include high home prices, high cost of living, high unemployment levels during the pandemic, and strong competition from other institutions within the AA. The distribution of loans is good considering the performance context.

Kahului-Wailuku-Lahaina MSA

The bank's mortgage lending to low-income borrowers is significantly lower than the percentage of low-income families but met the aggregate lending data. The bank's mortgage lending to moderate-income borrowers is significantly lower than the percentage of moderate-income families but exceeded the aggregate lending distribution data. Given the lack of affordable housing inventory, there are limited lending opportunities. Other factors include high home prices, high cost of living, high unemployment levels during the pandemic, and strong competition from other institutions within the AA. The distribution of loans is good considering the performance context.

Urban Honolulu MSA

The bank's mortgage lending to low-income borrowers is significantly lower than the percentage of low-income families but exceeded the aggregate lending data. The bank's mortgage lending to moderate-income borrowers is significantly lower than the percentage of moderate-income families but exceeded the aggregate lending distribution data. Given the lack of affordable housing inventory, there are limited lending opportunities. Other factors include high home prices, high cost of living, high unemployment levels during the pandemic, and strong competition from other institutions within the AA. The distribution of loans is good considering the performance context.

Small Loans to Businesses

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses. Distribution of small loans to businesses is good in the Hawaii Non-MSA, the Kahului- Wailuku-Lahaina MSA, and the Urban Honolulu MSA. This conclusion is based on the bank's lending performance during the 2019-2021 evaluation period only.

Hawaii Non-MSA

Loans to small businesses exhibit a good distribution considering the strong competition from small business lenders in the AA. The percentage of loans to small businesses with annual revenues of \$1 million or less is significantly lower than the percentage of small businesses but exceeds the aggregate lending for these businesses.

Kahului-Wailuku-Lahaina MSA

Loans to small businesses exhibit a good distribution considering the strong competition from small business lenders in the AA. The percentage of loans to small businesses with annual revenues of \$1 million or less is significantly lower than the percentage of small businesses but exceeds the aggregate lending for these businesses.

Urban Honolulu MSA

Loans to small businesses exhibit a good distribution considering the strong competition from small business lenders in the AA. The percentage of loans to small businesses with annual revenues of \$1

million or less is significantly lower than the percentage of small businesses but exceeds the aggregate lending for these businesses.

Community Development Lending

ASB made a relatively high level of CD loans in the Urban Honolulu MSA and an adequate level of CD loans in the Hawaii Non-MSA and Kahului-Wailuku-Lahaina MSA. The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Hawaii Non-MSA

ASB originated nine CD loans totaling \$80.9 million in the Hawaii Non-MSA. This represents an excellent level of CD lending. While the loans were not complex, the loans were innovative and responsive to identified CD needs in the AA. The following are examples of CD loans that were innovative and responsive to stated CD needs in the AA:

- A \$1.3 million Small Business Administration (SBA) Payment Protection Program (PPP) loan to the only hospital located in a moderate-income census tract in a very rural area. This loan helped preserve 117 jobs and had a positive impact as it helped the hospital retain employees.
- A \$19.8 million loan that provides 60-unit single family affordable housing rentals for LMI families.
- A \$35.5 million loan that provides 134 affordable rental units for LMI families.

Kahului-Wailuku-Lahaina MSA

The bank provided seven CD loans in the Kahului-Wailuku-Lahaina MSA totaling \$13.7 million. This represents an excellent level of CD lending. While the loans were not complex, the loans were innovative and responsive to identified CD needs. The following are examples of CD loans that were innovative and responsive to stated CD needs in the AA:

- A \$1.4 million SBA PPP loan to a full-service restaurant located in a moderate-income census tract. This loan helped preserve 139 jobs and had a positive impact as it helped the small business retain employees.
- A \$8.6 million participation non-revolving construction loan that constructed 56 units of affordable rental units for LMI individuals.
- A \$1.4 million loan that provides 122 affordable workforce housing units for LMI families.

Urban Honolulu MSA

ASB provided 31 CD loans totaling just over \$136.6 million in the Urban Honolulu MSA. This represents an excellent level of CD lending. While the loans were not complex, the loans were innovative and responsive to identified CD needs. The following are examples of CD loans that were particularly innovative and responsive to stated CD needs in the AA:

- A \$1.3 million SBA PPP loan to a small business security guard services company that helped stabilize the area and preserve 264 jobs in a low-income census tract. This had a positive impact as it helped the small business retain employees.
- A \$24.0 million loan that provides 156 affordable housing units in a moderate-income census tract.
- A \$11.8 million loan that provides 75-units of affordable housing for LMI families.
- A \$19.1 million loan that was used to construct 156 units of affordable housing for seniors in a moderate-income census tract.

Product Innovation and Flexibility

The bank made extensive use of flexible lending practices to serve the AA's credit needs. In 2020 and 2021, the bank participated in the PPP, which provided financial relief for businesses nationwide due to the COVID-19 pandemic. Participation in this program aligns with the spirit of the CRA. ASB originated 21 PPP loans totaling \$29.7 million, which helped to stabilize small businesses. The number and dollar volume of PPP loans are included in the Lending Activity Table and Tables Q and R. The bank also offers SBA lending programs, such as the SBA 504, which benefits small businesses. In addition, ASB offers a variety of residential loan products that benefit LMI individuals, such as the Fannie Mae HomeReady Mortgage, the Freddie Mac Home Possible, the Mortgage Credit Certificate Program (issued through Hawaii Housing Finance and Development Corporation) and the combined first and second mortgage program.

INVESTMENT TEST

The bank's performance under the Investment Test is rated High Satisfactory. The bank's excellent level of qualified investments in the Urban Honolulu MSA and Hawaii Non-MSA offset the adequate performance in the Kahului-Wailuku-Lahaina MSA. Qualified investments in the broader statewide area, which have the purpose and mandate to serve all the bank's AAs, further support this rating.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Urban Honolulu MSA and Hawaii Non-MSA is excellent. In the Kahului-Wailuku-Lahaina MSA, performance is adequate.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Hawaii Non-MSA	3	8,037	11	19,170	14	23	27,207	25	4	19,543
Kahului-Wailuku-Lahaina MSA	1	2,164	3	8,361	4	6	10,525	10	1	7,882
Urban Honolulu MSA	13	25,088	22	47,159	35	56	72,247	65	8	35,300
Broader Statewide or Regional Area	0	0	9	332	9	15	332	<1	0	0
	17	35,289	55	75,022	62		110,311			62,725

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Hawaii Non-MSA

ASB has an excellent level of qualified CD investments and grants in the Hawaii Non-MSA. However, the bank did not act in a leadership position, particularly in providing investments that are not routinely provided by private investors. ASB exhibits excellent responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives. During the evaluation period, the bank made 14 qualified investments, grants, and donations totaling \$27.2 million in this AA. However, most of the investments are unfunded as of December 31, 2021. The bank has only funded \$7.6 million. Most the bank's current and prior investments in the table above are investments in the Low-Income Housing Tax Credit (LIHTC) program, created by the Tax Reform Act of 1986. The LIHTC program provides Federal LIHTC to qualified project owners who agree to maintain all or a portion of a project's units for low-income individuals or families. Other examples of qualified investments that were responsive to the CD needs in the AA include the following:

- \$22,000 grant to an organization for COVID-19 use and rent relief restricting funding to low- and moderate-income beneficiaries only.
- \$24,550 grant to an organization involved in community services targeted to LMI individuals as well as in providing affordable housing.

Kahului-Wailuku-Lahaina MSA

During the evaluation period, ASB has an adequate level of qualified CD investments and grants, particularly those that are not routinely provided by private investors in the AA. ASB exhibits adequate responsiveness to credit and community economic development needs. ASB does not use innovative and/or complex investments to support CD initiatives. The bank made four qualified investments, grants, and donations totaling \$10.5 million in this AA. However, most of the investments are unfunded as of December 31, 2021. The bank has only funded \$2.6 million. Most of the bank's current and prior investments in the table above are investments in the LIHTC program. Other examples of qualified investments that were responsive to the CD needs in the AA include a \$25,000 grant to an organization that provides affordable housing for LMI families.

Urban Honolulu MSA

ASB has an excellent level of qualified CD investments and grants in the Urban Honolulu MSA. The bank exhibits excellent responsiveness to the credit and community economic development needs in the AA. However, the bank did not act in a leadership position, particularly in providing investments that are not routinely provided by private investors. The institution occasionally uses innovative and/or complex investments to support CD initiatives. During the evaluation period, the bank made 35 qualified investments, grants, and donations totaling \$72.2 million in this AA. Most the bank's current and prior investments in the table above are investments in the LIHTC program, created by the Tax Reform Act of 1986. Other examples of qualified investments that were responsive to the CD needs in the AA include the following:

- A \$150,000 grant to a nonprofit organization involved in community services targeted to LMI individuals. This organization also supports the revitalization of a park in a low-income neighborhood that serves LMI individuals.
- A \$25,000 donation in a free-food distribution in response to the new coronavirus crisis. The program home-delivered 1,000 chef-prepared, hot meals every weekday to qualifying LMI seniors.

We also gave the bank credit for eight investments and grants totaling just over \$332,000 that benefit a broader statewide area. These investments have a purpose and mandate to serve the bank's AAs.

SERVICE TEST

The bank's performance under the Service Test in Hawaii is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Hawaii Non-MSA is adequate. Performance in the Kahului-Wailuku-Lahaina MSA and the Urban Honolulu MSA is good.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the Hawaii Non-MSA. Service delivery systems are readily accessible to geographies and individuals of different income levels in the Kahului-Wailuku-Lahaina MSA and the Urban Honolulu MSA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Hawaii Non-MSA	9	6	14	0	0	67	33	6.2	13.7	57.9	22.2
Kahului-Wailuku-Lahaina MSA	11	7	17	0	43	43	14	0.0	14.7	74.5	10.7
Urban Honolulu MSA	80	29	69	7	31	45	17	3.2	22.3	46.4	28.0

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Hawaii Non-MSA	1	3	0	0	-1	-1
Kahului-Wailuku-Lahaina MSA	0	0	0	0	0	0
Urban Honolulu MSA	0	7	0	-3	-2	-2

Hawaii Non-MSA

ASB's service delivery systems in the Hawaii Non-MSA are reasonably accessible to geographies and individuals of different incomes in the AA. The bank operates six branches with at least one full-service ATM in each branch in this AA. The bank also operates two additional full-service ATMs and seven cash-dispensing ATMs in this AA. No branches or full-service ATMs are in LMI CTs; four branches are in middle-income CTs; and two branches are in an upper-income CT. All branches are located within five to ten miles of LMI customers. And although the bank does not have any branches in LMI CTs, the bank does have a cash-dispensing ATM in a moderate-income CT.

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank opened one branch in a middle-income CT. One branch in a low-income CT was consolidated with a branch in a middle-income CT; one branch in a middle-income CT was consolidated with a branch in an upper-income CT; and one branch in a middle-income CT was permanently closed due to a lease expiration.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals. Branch services and hours are tailored to the convenience and needs of the AA. Although there are no branches in low- or moderate-income CTs, the bank does have branches within 10 miles of LMI customers.

Delivery systems are reasonably accessible to essentially all portions of the AA. The bank offers the same deposit products, loan programs, and alternative systems for delivering retail banking services in this AA as it does in the other AAs.

ASB offers a wide variety of traditional and non-traditional banking products and services to meet the needs of the AA that include:

- Personal checking accounts that require no minimum balance and no monthly fee.
- Individual Development Accounts (IDAs) through a partnership with a local non-profit organization.
- A variety of loan products, some which are tailored to meet the needs of LMI individuals.
- Online account opening, online and mobile banking, as well as phone banking which are secure ways for customers to open an account, access account information, transfer funds between accounts, set up alerts, reorder checks, and place stop-payment requests.
- Online bill payment offered free to certain checking account customers.
- All branches provide cashing of U.S. government checks.

Kahului-Wailuku-Lahaina MSA

The bank's service delivery systems in the Kahului-Wailuku-Lahaina MSA are readily accessible to geographies and individuals of different incomes in the AA. No branches were opened or closed in this AA since the last performance evaluation review. The bank operates seven branches in this AA. Three branches representing 43 percent of the bank's branches in this AA are in moderate-income CTs. This substantially exceeds the proportion of the population that lives in moderate-income CTs. There are no low-income CTs in this AA. The bank also operates a full-service ATM at each branch location and one freestanding cash-dispensing ATM in a moderate-income CT.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the AA, particularly low- and moderate-income geographies and/or individuals. One of the branches located in a moderate-income CT has Saturday hours.

Delivery systems are readily accessible to essentially all portions of the AA. The bank offers the same deposit products, loan programs, and alternative systems for delivering retail banking services in this AA as it does in its other AAs.

ASB offers a wide variety of traditional and non-traditional banking products and services to meet the needs of the AA that include:

- Personal checking accounts that require no minimum balance and no monthly fee.
- Individual Development Accounts (IDAs) through a partnership with a local non-profit organization.
- A variety of loan products, some which are tailored to meet the needs of LMI individuals.
- Online account opening, online and mobile banking, and phone banking, which are secure ways for customers to open an account, access account information, transfer funds between accounts, set up alerts, reorder checks, and place stop-payment requests.
- Online bill payment offered free to certain checking account customers.
- All branches provide cashing of U.S. government checks.

Urban Honolulu MSA

The bank's delivery systems in the Urban Honolulu MSA are readily accessible to geographies and individuals of different incomes in the AA. The bank operates 29 branches in this AA. The proportion of the bank's branches in low- and moderate-income CTs exceeds the proportion of the population living in these CTs. Two branches representing 7 percent of the total branches in this AA are in low-income CTs, and nine branches representing 31 percent of the total branches are in moderate-income CTs. The bank has full-service ATMs at each branch location and 34 freestanding cash-dispensing ATMs throughout the AA; 11 of the cash-dispensing ATMs are in moderate-income CTs.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the AA, particularly low- and moderate-income geographies and/or individuals. One branch in a low-income CT and six branches in moderate-income CTs have Saturday hours. Two branches in moderate-income CTs have Sunday hours.

Delivery systems are readily accessible to essentially all portions of the AA. The bank offers the same deposit products, loan programs, and alternative systems for delivering retail banking services in this AA as it does in its other AAs.

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Three branches in moderate-income CTs and one in a middle-income CT were permanently closed because of the COVID-19 pandemic. Two branches in upper-income CTs and one branch in a middle-income CT were consolidated with other branches in middle-income CTs.

ASB offers a wide variety of traditional and non-traditional banking products and services to meet the needs of the AA that include:

- Personal checking accounts that require no minimum balance and no monthly fee.
- Individual Development Accounts (IDAs) through a partnership with a local non-profit organization.
- A variety of loan products, some which are tailored to meet the needs of LMI individuals.
- Online account opening, online and mobile banking, and phone banking which are secure ways for customers to open an account, access account information, transfer funds between accounts, set up alerts, reorder checks, and place stop-payment requests.
- Online bill payment offered free to certain checking account customers.
- All branches provide cashing of U.S. government checks.

Community Development Services

ASB provides a relatively high level of CD services.

ASB demonstrated a significant level of responsiveness to community needs by providing several CD services. The bank conducted or supported a reasonable number of CD services, consistent with its capacity and expertise to conduct specific activities.

Hawaii Non-MSA

A total of five bank employees provided technical assistance to five CD organizations totaling 60.5 hours during the evaluation period. Bank staff served on boards for organizations that help provide affordable housing and community services to LMI individuals and families. Examples of organizations for which the bank provides community development services include:

- Child & Family Service - This nonprofit organization offers various programs focused on LMI children. Bank employees contributed five hours of managerial and financial expertise during the evaluation period.
- Boy Scouts of America Aloha Council - This nonprofit organization offers effective character, citizenship, and personal fitness training for youth. During the evaluation period, a bank employee contributed 40 hours to conducting a personal financial and management class focusing on financial matters.

Kahului-Wailuku-Lahaina MSA

A total of four bank employees provided technical assistance to three CD organizations totaling 186 hours during the evaluation period. Bank staff served on boards for organizations that help provide affordable housing and community services to LMI individuals and families. Examples of organizations for which the bank provides community development services include:

- Women Helping Women - This nonprofit organization provides shelter and transition programs for LMI individuals. Bank employees contributed two to 12 hours in length of managerial and financial expertise during the evaluation period.
- Habitat for Humanity Maui - This nonprofit organization transforms lives and communities by building and preserving affordable homes for families in need. Bank employees contributed four to 36 hours in length of financial expertise.

Urban Honolulu MSA

A total of 126 bank employees provided technical assistance to 45 CD organizations totaling 2,270 hours during the evaluation period. Bank staff served on boards and committees for organizations that help provide affordable housing, economic development, and community services to LMI individuals and families. Examples of organizations for which the bank frequently provides community development services include:

- Bill 7 - Honolulu City and County - Affordable Rentals Project - The City and County of Honolulu passed Bill 7 in May 2019, a five-year pilot project to address the scarcity of affordable rental housing available to working families. Bank employees took the leadership role and provided between six hours and 23 hours in length of financial expertise through a Bill 7 training seminar. This seminar provided information and connected property owners with lenders, investors, and developers.
- Family Promise of Hawaii - This nonprofit organization helps homeless and low-income families achieve sustainable independence through prevention services, stabilization programs, financial literacy, and long-term housing. Bank employees contributed 30 to 80 hours in length of managerial and financial expertise as members of the board.
- Hawaii Economic Development Corporation (HEDCO) - HEDCO provides loans to small businesses to finance fixed assets. HEDCO is one of two originators of SBA 504 loans in Hawaii. Bank employees contributed two hours of managerial and financial expertise as members of the board.
- Hawaii Foodbank - Hawaii Foodbank is a nonprofit agency that collects, warehouses, and distributes mass quantities of both perishable and nonperishable food through approximately 200 charitable agencies. During the pandemic, this foodbank served as an emergency food pantry. Bank employees volunteered two to 96 hours during the pandemic.

Kahului-Wailuku-Lahaina MSA, Urban Honolulu MSA, and Hawaii Non MSA

A total of 11 bank employees provided technical assistance to five CD organizations totaling 256 hours during the evaluation period in all three MSAs: Kahului-Wailuku-Lahaina MSA, Urban Honolulu MSA, and Hawaii Non MSA. Bank staff served on boards for organizations that help provide affordable housing and community services to LMI individuals and families. Examples of organizations for which the bank provides community development services include:

- Hawaii Literacy Organization - This organization focuses on underserved families and adults in low-income housing in the Kalihi area and sites along the Waianae coast. Bank employees contributed 50 hours of managerial and financial expertise.
- Big Brothers Big Sisters Hawaii - This nonprofit serves disadvantaged youth who live in poverty or are homeless, are of Native Hawaiian ancestry, or have recently immigrated. Bank staff contributed one to 12 hours serving on the board and contributes financial and marketing expertise. In addition, bank staff provided financial literacy to the parents of the disadvantaged youth who live in poverty or homeless.

Statewide

A total of 77 bank employees provided technical assistance to 27 CD organizations totaling 1,005 hours during the evaluation period. Bank staff served on boards for organizations that help provide affordable housing and community services to LMI individuals and families. Examples of organizations for which the bank provides community development services include:

- Feed the Hunger Foundation - This organization is a non-profit, certified Community Development Finance Institution that aims to address food security and poverty by providing loan funding and business technical assistance to farmers and entrepreneurs. Bank staff contributed eight to 20 hours serving on the board and contributes financial expertise.
- Hawaii HomeOwnership Center - This organization provides education, information, and support to create successful first-time homeowners in Hawaii. The vision is to substantially increase the number of successful homeowners by reaching out to low- and moderate-income families. Bank staff contributed 78 hours providing managerial and financial expertise.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/19 – 12/31/21	
Bank Products Reviewed:	Home mortgage and small business: 01/01/19 – 12/31/21 Community development loans, qualified investments, community development services: 05/07/19 – 12/31/21	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Hawaiian Electric Industries, Inc (HEI)	Parent	None
Hawaiian Electric Company, Inc (HECO)	Affiliate	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Urban Honolulu MSA #46530	Full-Scope	Honolulu County (Island of Oahu)
Kahului-Wailuku-Lahaina MSA #27980	Full-Scope	Maui County (Island of Maui and Molokai, but excluding Islands of Kahoolawe and Lani)
Hawaii Non-MSA #99999	Full-Scope	Hawaii County (Island of Hawaii), Kauai County (Island of Kauai, but excluding Niihau Island)

Appendix B: Summary of MMSA and State Ratings

RATINGS American Savings Bank, FSB				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
American Savings Bank	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5

million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Hawaii Non-MSA AA	1,483	406,867	12.5	11,878	4.5	2.2	3.0	16.3	11.7	16.6	57.5	54.7	55.4	21.7	31.4	25.0	0.0	0.0	0.0
Kahului-Wailuki-Lahaina MSA AA	1,692	598,343	14.3	7,589	0.0	0.0	0.0	12.3	10.9	11.0	75.6	75.5	74.6	12.1	13.5	14.3	0.0	0.0	0.0
Urban Honolulu MSA AA	8,660	3,216,587	73.2	44,136	1.0	0.8	0.7	12.0	10.0	11.8	48.4	42.7	43.2	38.6	46.5	44.3	0.0	0.0	0.1
Total	11,835	4,221,797	100.0	63,603	1.6	0.8	1.0	13.0	10.3	12.6	53.7	48.9	49.2	31.7	39.9	37.1	0.0	0.0	0.1
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			
AMERICAN SAVINGS BANK (10000708384) excluded from Aggregate																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Hawaii Non-MSA AA	1,483	406,867	12.5	11,878	22.4	3.9	3.2	16.0	12.2	11.8	20.4	25.8	19.4	41.3	57.7	50.5	0.0	0.4	15.1
Kahului-Wailuki-Lahaina MSA AA	1,692	598,343	14.3	7,589	19.8	3.9	3.9	18.1	17.2	12.7	22.0	29.0	21.8	40.1	49.6	49.0	0.0	0.2	12.7
Urban Honolulu MSA AA	8,660	3,216,587	73.2	44,136	19.6	5.0	3.6	18.4	16.1	13.9	22.0	27.1	24.1	40.0	50.9	36.9	0.0	0.9	21.6
Total	11,835	4,221,797	100.0	63,603	20.1	4.7	3.5	17.9	15.8	13.3	21.7	27.2	22.9	40.3	51.6	40.9	0.0	0.7	19.3
Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			
AMERICAN SAVINGS BANK (10000708384) excluded from Aggregate																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Hawaii Non-MSA AA	1,700	84,294	13.6	8,803	9.6	5.6	6.9	3.4	5.4	5.7	66.2	66.6	63.2	20.8	22.4	22.1	0.0	0.0	2.2
Kahului -Wailuki-Lahaina MSA AA	1,821	98,904	14.6	7,356	0.0	0.0	0.0	14.6	18.6	14.4	75.3	73.9	74.2	10.1	7.5	10.3	0.0	0.0	1.1
Urban Honolulu MSA AA	8,982	559,788	71.8	30,886	4.0	6.7	4.7	17.9	18.2	18.2	37.5	36.5	37.8	37.1	35.7	35.3	3.4	2.9	3.9
Total	12,503	742,986	100.0	47,045	4.4	5.6	4.4	15.0	16.5	15.1	47.8	46.0	48.5	30.5	29.8	28.8	2.3	2.1	3.1
Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			
AMERICAN SAVINGS BANK (10000708384) excluded from Aggregate																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Hawaii Non-MSA AA	1,700	84,294	13.6	8,803	87.7	53.5	45.7	3.3	18.5	9.0	28.0
Kahului-Wailuku-Lahaina MSA AA	1,821	98,904	14.6	7,356	89.3	53.4	43.8	2.9	17.4	7.8	29.2
Urban Honolulu MSA AA	8,982	559,788	71.8	30,886	88.5	51.6	43.0	3.9	19.6	7.6	28.8
Total	12,503	742,986	100.0	47,045	88.5	52.1	43.6	3.6	19.1	7.9	28.8
Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% AMERICAN SAVINGS BANK (10000708384) excluded from Aggregate											

List of Open Branches

State	Assessment Area	Branch Name	Branch #	Address	City	State	Zip	MSA Code	State Code	County Code	Tract Code	EstablishedDate	ClosedDate	Branch Service Type	Retail Banking Services	Lobby Hours
Hawaii	Kahului-Wailuku-Lahaina (MSA 27980)	Kahului	021	150 Hookele St	Kahului	HI	96732	27980	15	009	0319.00	6/1/1962		13-Full Service Brick and Mortar	ATM Drive-Up ATM Drive-Up Teller	Mon - Thu 8:00 AM to 5:00 PM Fri 8:00 AM to 6:00 PM Sat-Sun 9:00 AM to 1:00 PM
Hawaii	Kahului-Wailuku-Lahaina (MSA 27980)	Kahalani Foodland	105	370 Kehalani Village Dr	Wailuku	HI	96793	27980	15	009	0310.01	6/1/2014		13-Full Service Brick and Mortar	ATM	Mon - Fri 9:00 AM to 5:00 PM Sat - Sun 9:00 AM to 1:00 PM
Hawaii	Kahului-Wailuku-Lahaina (MSA 27980)	Kihei	025	255 Piikea Ave	Kihei	HI	96753	27980	15	009	0307.13	8/1/2011		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 4:00 PM Fri 8:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Kahului-Wailuku-Lahaina (MSA 27980)	Molokai	024	40 Ala Malama St	Kaunakakai	HI	96748	27980	15	009	0317.00	12/1/1972		13-Full Service Brick and Mortar	ATM	Mon - Fri 9:00 AM to 4:00 PM
Hawaii	Kahului-Wailuku-Lahaina (MSA 27980)	Pukalani	020	55 Pukalani St	Makawao	HI	96768	27980	15	009	0304.06	10/1/1978		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 4:00 PM Fri 9:00 AM to 5:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Non MSA Hawaii County	Hilo	002	100 Pauahi St	Hilo	HI	96720	0	15	001	0204.00	3/1/1947		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 5:00 PM Fri 8:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Non MSA Hawaii County	Kailua-Kona	017	75-5644 Palani Rd	Kailua Kona	HI	96740	0	15	001	0216.05	6/1/2013		13-Full Service Brick and Mortar	ATM Drive-Up Teller	Mon - Thu 8:00 AM to 4:00 PM Fri 8:00 AM to 5:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Non MSA Hawaii County	Waimea	051	65-1158 Mamalahoa Hwy	Kamuela	HI	96743	0	15	001	0217.05	1/1/1990		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 4:00 PM Fri 9:00 AM to 5:00 PM
Hawaii	Non MSA Kauai County	Hokulei Village	063	4454 Nuhou St	Lihue	HI	96766	0	15	007	0404.02	5/20/2016		13-Full Service Brick and Mortar	ATM Drive-Up ATM Drive-Up Teller	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Non MSA Kauai County	Kapaa Digital Center	092	4-831 Kuhio Hwy	Kapaa	HI	96746	0	15	007	0403.02	8/10/2021		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 4:00 PM Fri 8:00 AM to 5:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Asb Campus	010	300 N Beretania St	Honolulu	HI	96817	46520	15	003	0053.00	4/15/2019		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Ewa	033	91-1101 Keaunui Dr	Ewa Beach	HI	96706	46520	15	003	0084.10	9/1/1969		13-Full Service Brick and Mortar	ATM Drive-Up ATM Drive-Up Teller	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat - Sun 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Haleiwa	056	66-197 Kamehameha Hwy	Haleiwa	HI	96712	46520	15	003	0099.02	7/1/1976		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 4:00 PM Fri 9:00 AM to 5:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Hawaii Kai	031	333 Keahole St	Honolulu	HI	96825	46520	15	003	0001.08	5/1/1965		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Kahala	067	4211 Waialae Ave	Honolulu	HI	96816	46520	15	003	0005.00	12/1/1997		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Kailua	028	200 Hamakua Dr	Kailua	HI	96734	46520	15	003	0111.05	7/1/1963		13-Full Service Brick and Mortar	ATM Drive-Up Teller	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Kaimuki Shopping Center	009	3221 Waialae Ave	Honolulu	HI	96816	46520	15	003	0013.00	5/1/1981		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 5:00 PM Fri 8:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Kalihi	060	2110 N King St	Honolulu	HI	96819	46520	15	003	0061.00	9/8/2020		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 5:00 PM Fri 8:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Kaneohe	069	45-1144 Kamehameha Hwy	Kaneohe	HI	96744	46520	15	003	0105.07	12/1/1997		13-Full Service Brick and Mortar	ATM Drive-Up ATM	Mon - Thu 8:00 AM to 5:00 PM Fri 8:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Kapiolani	005	1600 Kapiolani Blvd	Honolulu	HI	96814	46520	15	003	0036.04	1/1/1965		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 4:00 PM Fri 9:00 AM to 5:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Kapolei	062	888 Wakea St	Kapolei	HI	96707	46520	15	003	0115.00	7/1/1995		13-Full Service Brick and Mortar	ATM Drive-Up ATM Drive-Up Teller	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat - Sun 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Laie Foodland	073	55-510 Kamehameha Hwy	Laie	HI	96762	46520	15	003	0102.02	12/1/1997		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Main	052	1001 Bishop St	Honolulu	HI	96813	46520	15	003	0040.00	7/1/1973		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 4:00 PM Fri 8:00 AM to 5:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Makiki	038	1209 Piikoi St	Honolulu	HI	96814	46520	15	003	0035.03	5/1/1979		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat - Sun 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Manoa	053	2851 East Manoa Rd	Honolulu	HI	96822	46520	15	003	0029.00	12/1/1964		13-Full Service Brick and Mortar	ATM	Mon - Fri 8:30 AM to 4:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Mccully	076	1806 S King St	Honolulu	HI	96826	46520	15	003	0026.00	12/1/1997		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Millilani Shopping Center	008	95-221 Kipapa Dr	Millilani	HI	96789	46520	15	003	0089.42	8/1/1980		13-Full Service Brick and Mortar	ATM Drive-Up ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Pearl City	035	850 Kamehameha Hwy	Pearl City	HI	96782	46520	15	003	0080.02	12/1/1971		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 5:00 PM Fri 8:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Pearlridge	029	98-200 Kamehameha Hwy	Aiea	HI	96701	46520	15	003	0078.08	10/1/1997		13-Full Service Brick and Mortar	ATM Drive-Up ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Queen-Ward	081	929 Queen St	Honolulu	HI	96814	46520	15	003	0038.01	12/1/1997		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 4:00 PM Fri 9:00 AM to 5:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Salt Lake Shopping Center	039	848 Ala Liliko'i St	Honolulu	HI	96818	46520	15	003	0068.06	7/1/1979		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Wahiawa	026	649 California Ave	Wahiawa	HI	96786	46520	15	003	0093.02	2/1/1975		13-Full Service Brick and Mortar	ATM Drive-Up ATM	Mon - Thu 9:00 AM to 4:00 PM Fri 9:00 AM to 5:00 PM Sat 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Waianae	084	86-120 Farrington Hwy	Waianae	HI	96792	46520	15	003	0097.05	12/1/1997		13-Full Service Brick and Mortar	ATM	Mon - Thu 8:00 AM to 4:00 PM Fri 8:00 AM to 5:00 PM

Hawaii	Urban Honolulu (MSA 46520)	Waipahu	037	94-060 Farrington Hwy	Waipahu	HI	96797	46520	15	003	0089.37	12/1/1978		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat - Sun 9:00 AM to 1:00 PM
Hawaii	Urban Honolulu (MSA 46520)	Waipio Foodland	087	94-1040 Waipio Uka St	Waipahu	HI	96797	46520	15	003	0089.48	12/1/1997		13-Full Service Brick and Mortar	ATM	Mon - Thu 9:00 AM to 5:00 PM Fri 9:00 AM to 6:00 PM Sat 9:00 AM to 1:00 PM

List of Open & Closed Branches in Prior Two Calendar Years

State	Assessment Area	Branch Name	Branch #	Address	City	State	Zip	MSA Code	State Code	County Code	Tract Code	EstablishedDate	ClosedDate	Branch Service Type	Retail Banking Services	Lobby Hours
Hawaii	Kahului-Wailuku-Lahaina (MSA 27980)	Wailuku	022	69 N Market St	Wailuku	HI	96793	27980	15	009	0309.01	5/30/1965	1/14/2022	13-Full Service Brick and Mortar	N/A	N/A
Hawaii	Non MSA Hawaii County	Kealahou	016	81-6644 Mamalahou Hwy	Kealahou	HI	96750	0	15	001	0214.02	1/1/1973	2/4/2022	13-Full Service Brick and Mortar	N/A	N/A
Hawaii	Urban Honolulu (MSA 46520)	Chinatown	066	99 N King St	Honolulu	HI	96817	46520	15	003	0052.00	12/1/1997	2/25/2022	13-Full Service Brick and Mortar	N/A	N/A
Hawaii	Urban Honolulu (MSA 46520)	Kamehameha Shopping Center	068	1620 N School St	Honolulu	HI	96817	46520	15	003	0048.01	12/1/1997	3/18/2022	13-Full Service Brick and Mortar	N/A	N/A
Hawaii	Kahului-Wailuku-Lahaina (MSA 27980)	Lahaina	023	154 Papalaua St	Lahaina	HI	96761	27980	15	009	0314.04	4/1/1965	8/8/2023	13-Full Service Brick and Mortar	N/A	N/A
Hawaii	Urban Honolulu (MSA 46520)	Honolulu Walmart	103	700 Keeaumoku St	Honolulu	HI	96814	46520	15	003	0036.05	10/1/2004	2/17/2023	13-Full Service Brick and Mortar	N/A	N/A
Hawaii	Urban Honolulu (MSA 46520)	Waikiki	006	2255 Kuhio Ave	Honolulu	HI	96815	46520	15	003	0020.03	10/1/1955	1/6/2023	13-Full Service Brick and Mortar	N/A	N/A

Personal Checking Accounts

Kalo EssentialsSM Checking

The simple, on the go checking account with all the services you need to make banking easier.

- No monthly service fee when enrolled in Online Banking and eStatements
- No minimum balance requirement
- Kalo design starter checks
- Visa[®] Gold Debit Card – as requested

Kalo PlusSM Checking

The checking account that gives you additional benefits for the banking you normally do.

- ATM fee rebate (up to \$8 per statement period)¹
- No monthly fee for Statement Savings account
- Exclusive discounts on interest rates for personal lines of credit^{2, 3}
- Visa[®] Platinum Debit Card – as requested

Kalo DeluxeSM Checking

All the benefits of a Kalo Plus Checking account, plus preferred interest on CDs and a lot more.

- Earn tiered interest on your account balance
- Preferred interest on CDs
- No fees for Cashier's Checks
- Visa[®] Platinum Debit Card – as requested

Contactless Debit Cards

))) Easy to use

Tap to pay in seconds when you see the contactless symbol. No need to fumble with cash, enter a PIN, or sign receipts.

))) Get peace of mind

Each contactless transaction generates a unique code with each purchase, making fraudulent activity less likely.

))) Pay with your smartphone or watch

Get access to your funds without the wallet. Just add your debit card to Apple Pay[®], Google Pay[™], or Samsung Pay for on-the-go purchases.

If you are upgrading to Kalo PlusSM or Kalo DeluxeSM Checking and choose to upgrade your debit card:

- You will be assigned a new Platinum Debit Card number.
- If you make automatic payments with your debit card, update each company you are paying with your new debit card number once you receive it.
- Your existing Gold Debit Card will be deactivated 30 days after you upgrade to a Platinum Debit Card.



CHECKING ⁴	KALO ESSENTIALS SM CHECKING	KALO PLUS SM CHECKING	KALO DELUXE SM CHECKING
Minimum Opening Deposit	\$20	\$20	\$20
Interest Bearing	No	No	Yes (tiered interest)
Monthly Service Fee ⁵ † Deposit balances include checking, savings, money market, CD and IRA balances. †† Loan balances include HELOCs and other consumer loans and lines of credit, except residential mortgage and credit card balances.	\$5 per month Otherwise, waived if enrolled in Online Banking and eStatements	\$15 per month Otherwise, waived if \$7,000 in combined personal monthly average deposit [†] and/or outstanding loan ^{††} balances -OR- \$2,500 in direct deposits per statement period ⁶	\$25 per month Otherwise, waived if \$30,000 in combined personal monthly average deposit [†] and/or outstanding loan ^{††} balances -OR- \$5,000 in direct deposits per statement period ⁶
ONLINE BANKING ⁷			
Monthly Fee Optional services you select may incur fees.	None	None	None
Bill Pay Service Fee	None	None	None
Mobile Check Deposit Fee	None	None	None
ADDITIONAL SERVICES			
ATM Fee Rebate ¹	None	Up to \$8 per monthly statement period	Up to \$12 per monthly statement period
Kalo Design Checks Fee	Fee Waived for Kalo Design Starter Checks	None	None
Visa® Debit Card	Gold	Platinum	Platinum
Statement Savings Account Monthly Service Fee	Fee Charged ⁸	Fee Waived	Fee Waived
Image of Deposit Items Fee	\$5 per month ⁹	None	None
Incoming Wire Transfer Fee	Fee Charged ⁸	Fee Waived	Fee Waived
Cashier's Check Fees	Fee Charged ⁸	Fee Charged ⁸	Fee Waived
Notary Fee	Fee Charged ⁸	Fee Charged ⁸	Fee Waived ⁸
OVERDRAFT SOLUTIONS (select one only)			
Savings Overdraft Transfer Fee ¹⁰	\$10 per day	\$5 per day	Fee Waived
Annual Fee on Preferred CreditLine SM Overdraft Protection ⁹	Fee Charged ⁸	Fee Waived	Fee Waived
PREFERRED RATES AND LOAN DISCOUNTS			
CDs (terms of 30 days or more)	Preferred Rates Not Available	Preferred Rates Not Available	Preferred Rates Available
New Preferred CreditLine Overdraft Protection ^{2, 3}	Preferred Rates Not Available	Interest Rate Discount	Interest Rate Discount
New Home Equity Line of Credit ²	Fee Waiver Not Available	Fee Waiver Not Available	Certain Fees Waived
Residential Mortgage (new purchase or refinance) ²	Lender Fee Discount Not Available	Lender Fee Discount Not Available	\$150 off Lender Fees

¹ If you use an ATM within the U.S. that is not owned or operated by ASB, we will refund ATM withdrawal fees charged by either ASB or the other bank or ATM operator as shown in the chart above. ² Loans and lines of credit are subject to application, credit qualification, underwriting and credit policy of American Savings Bank. ³ A discount is offered for Preferred CreditLine Overdraft Protection accounts. The Kalo Plus or Kalo Deluxe Checking account must be open at the time of application or loan closing for the discount to be applicable. For details, please refer to your loan documents or disclosures. ⁴ Subject to applicable laws, we may add or change products, features, terms and conditions from time to time. ⁵ We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days. ⁶ Direct deposit means electronic government or payroll deposits made to the account during the statement period. ⁷ An internet-enabled device is required to access Online Banking; enrollment required. Downloading the ASB Hawaii Mobile App is required for Mobile Check Deposit. Standard messaging and data usage fees apply; contact your mobile carrier for details. ⁸ See the Personal Deposit Terms and Conditions book for fee charged. We do not notarize documents remotely. ⁹ This fee will not be assessed if you enroll in Online Banking and sign up for eStatements. ¹⁰ For Savings Overdraft Transfer, a Statement Savings or Tiered Savings account is required to participate in this service. There is no annual fee.



Personal Savings Accounts

Statement Savings

Lower balance requirement makes it easy to start saving and avoid monthly service fees.

- Earns interest with a minimum balance of \$100
- No monthly service fee with \$300 minimum daily balance

Tiered Savings

Tiered interest earns more when you save more.

- Earn a higher interest rate for your higher balances
- No monthly service fee with \$500 monthly average balance

Money Market

All of the benefits of a savings account plus...

- Higher balances earn higher interest rates
- Convenient access to your account by check

Holiday Savings

A great way to put extra money aside for the holidays.

- No monthly service fee
- Money saved is available by November 1st

Moneyhune SavingsSM

Free for keiki under the age of 18.

- Low minimum opening deposit
- No monthly service fee

Certificate of Deposit (CD)

With higher interest rates than typical savings accounts, CDs provide fixed interest rates and flexible terms that make it easy to fit your individual savings needs.

- \$1,000 minimum opening deposit (or \$100,000 minimum opening deposit for a Jumbo Certificate)
- Choose from a wide range of terms - from thirty (30) days to 10 years
- No fees when funds remain in the account for the CD Term⁵

Individual Retirement Account (IRA)⁶

IRAs help you to save for retirement with tax-free growth or on a tax-deferred basis. Traditional and Roth IRAs are two of the most popular types of retirement accounts. At American Savings Bank, you may open Statement Savings or Certificate of Deposit (CD) accounts, and designate them as your IRA.

Traditional IRA

- Allows you to defer taxes on the earnings of your contributions until withdrawn
- Contributions may be tax deductible in the tax year you make them

Roth IRA

- Contributions are made after tax
- Earnings grow tax-deferred
- Withdrawals are not required if you are the original owner

How May We Help You?

At American Savings Bank, it's all about making banking easier for you:

- Stop by any of our conveniently located branches
- Call us at (808) 627-6900 or toll-free at (800) 272-2566
- Visit us online at asbhawaii.com

SAVINGS ¹	STATEMENT SAVINGS	TIERED SAVINGS	MONEY MARKET	HOLIDAY SAVINGS	MONEYHUNE SAVINGS SM (under the age of 18)
Minimum Opening Deposit	\$20	\$20	\$20	\$20	\$5
Minimum Balance to Earn Interest	\$100 daily balance	NONE	NONE	\$5 daily balance	\$5 daily balance
Minimum Balance to Avoid Monthly Service Fee	\$300 daily balance ⁴	\$500 monthly average balance ⁴	\$1,000 daily balance (or \$2,500 monthly average balance) ⁴	NONE	NONE
Monthly Service Fee	None with minimum balance, otherwise \$4.50	None with minimum balance, otherwise \$5	None with minimum balance, otherwise \$10	NONE	NONE
ATM Card	YES	YES	YES	Not available	YES (must be the age of 12 or older)
Online Banking ^{2, 3}	No monthly fee	No monthly fee	No monthly fee	No monthly fee	No monthly fee
Mobile Check Deposit ²	YES	YES	YES	YES	Not available

CERTIFICATE OF DEPOSIT (CD) ^{1, 5}	CD	JUMBO CD
Minimum Opening Deposit	\$1,000	\$100,000
Online Banking ^{2, 3}	No monthly fee	No monthly fee
Account Features	<ul style="list-style-type: none"> • Higher returns than typical savings accounts • Guaranteed interest rates with terms from thirty (30) days to 10 years 	

INDIVIDUAL RETIREMENT ACCOUNT (IRA) ^{1, 6}	TRADITIONAL IRA	ROTH IRA
Benefits	Save for your retirement with tax-deferred earnings. Your contributions may also be tax deductible (with certain limitations).	Save for your retirement with earnings that are tax-deferred and withdrawals that may be tax-free. ⁷
Eligibility	You can contribute to a traditional IRA if you (or your spouse, if filing jointly) have taxable compensation.	You can contribute at any age if you (or your spouse, if filing jointly) have taxable compensation and your modified adjusted gross income is below certain amounts
Annual Contribution Limits	As the IRS can change contribution limits and deadlines, please visit the IRS website at https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits	

¹ Subject to applicable laws, we may add or change products, features, terms and conditions from time to time. ² Optional services you select may incur fees. Transaction limitations apply. ³ An internet-enabled device is required to access the ASB Hawaii Mobile app and website. Standard messaging and data usage fees may apply; contact your mobile carrier for details. ⁴ We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days. ⁵ A penalty may be imposed for early withdrawal. Fees could reduce earnings on the account. ⁶ Please consult your tax or legal professional for more information regarding your individual situation. ⁷ The Roth IRA offers tax deferral on any earnings in the account. Withdrawals from the account may be tax free, as long as they are considered qualified. Limitations and restrictions may apply. Withdrawals prior to age 59½ or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Future tax laws can change at any time and may impact the benefits of Roth IRAs. Their tax treatment may change.

Personal Deposit Account Terms and Conditions



Effective February 1, 2025

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IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other identifying information, such as your social security number, employer identification number or other government issued identification number. We may also ask to see your driver's license or other identifying documents.

We are required to have an understanding of the nature and purpose of funds processed through our accounts for all customers, including the source of funds and how funds may be used. We may ask our customers for supporting documentation for large dollar transactions as part of our due diligence process to help us to have an understanding of the nature and purpose of transactions processed through our accounts.

INTRODUCTION

This document contains important information about your account(s) and contains specific terms, conditions, fees and rules that govern your account(s). It is divided into five sections: 1) Personal Deposit Account Disclosures and Fees; 2) Personal Deposit Account Rules; 3) Funds Availability Policy; 4) Electronic Fund Transfer Agreement; and 5) Phone Banking Agreement (collectively, "terms and conditions").

We may add new terms and conditions or change these terms and conditions from time to time, and we will generally give you advance notice of adverse changes. We may not give you advance notice of a change if notice is not required by law, it involves the security of your account or any of our systems that support your account, or when we are improving account features, such as lowering fees or raising the interest rate(s). When we make a change, the then-current version of the terms and conditions supersedes prior versions. By continuing to use your account or keeping your account open, you are deemed to accept and agree to any changes in the terms and conditions. These terms and conditions apply to the various checking, savings, money market and certificate of deposit accounts, or other types of deposit accounts we currently offer, have offered in the past and continue to maintain, or may offer in the future. The headings in these rules are for convenience only and are not part of the terms and conditions.

In this document, the terms "ASB," "we," "us," and "our" refer to American Savings Bank, F.S.B. The terms "you" and "your" refer to each and every account owner. "Account" means the checking, savings, money market, or certificate of deposit account, or other types of deposit accounts we offer, have offered, or may offer in the future that you open with us.

Your deposit accounts with us are insured to the regulatory limits by the Federal Deposit Insurance Corporation (FDIC). For further information regarding insurance of accounts, you may call the FDIC's Contact Center at (877) 275-3342 or visit its FDIC Information and Support Center webpage at www.fdic.gov.

Please read this document and keep it for future reference.

PERSONAL DEPOSIT ACCOUNT DISCLOSURES AND FEES
CHECKING ACCOUNTS

KALO ESSENTIALSSM CHECKING

Minimum Requirements

- Minimum Opening Deposit \$20
- Minimum Balance for No Monthly Service Fee[†] None

[†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

Rate Information

This account does not earn interest.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee[§] \$5 per month
§ No charge if enrolled in Online Banking and eStatements.
- See “Miscellaneous Fees” on page 12 for other fees that may apply to this checking account.

KALO PLUSSM CHECKING

Minimum Requirements

- Minimum Opening Deposit \$20
- Minimum Requirements for No Monthly Service Fee[†]:
 - Combined Personal Monthly Average Deposit^{††} Balance and Outstanding Loan* Balance \$7,000OR
 - Total direct deposit(s)** per statement period \$2,500

[†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

^{††} Deposit balances include checking, savings, money market, CD, and IRA balances.

* Loan balances include HELOCs and other consumer loans and lines of credit, except residential mortgage and credit card balances.

** Direct deposit means electronic government or payroll deposits made to the account during the statement period.

Rate Information

This account does not earn interest.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee if minimum balance and direct deposit requirements are not met..... \$15 per month
The Monthly Service Fee will be imposed each month in which **both** the monthly average deposit balance(s) plus the outstanding loan balance(s) combined are below \$7,000 and the total direct deposits made to the account are less than \$2,500 during the statement period. The monthly fee will not be charged if you meet either the balance requirement or the direct deposit requirement.
The monthly average deposit balance is calculated by adding the ending balance in the account for each day of the statement period and dividing that figure by the number of days in the statement period.
- See “Miscellaneous Fees” on page 12 for other fees that may apply to this checking account.

Service/Product Discounts and Benefits

The following discounts/benefits are available for the Kalo Plus Checking account. If you convert to another checking product or close your account, you will no longer receive these discounts/benefits, and will be charged the applicable fee(s) associated with the service/product.

- Paper Image Statement Fee Waived
- Incoming Wire Transfer Fee Waived
- Savings Overdraft Transfer Fee \$5 assessed per day to checking account when a transfer is made from a Statement Savings or Tiered Savings account
- Preferred CreditLineSM Annual Fee..... Waived
Subject to application, credit qualification, underwriting and credit policy of American Savings Bank.
- Statement Savings Account Monthly Service Fee Waived

- ATM Fee Rebate..... Up to \$8 per statement period
If you use a domestic ATM that is not owned or operated by ASB within the United States, we will refund up to \$8 per statement period in ATM withdrawal fees charged by either ASB or the other bank or ATM operator.
- Loans and lines of credit are subject to application, credit qualification, underwriting and credit policy of American Savings Bank. Kalo Plus customers will be offered a discount for Preferred CreditLineSM accounts. The Kalo Plus Checking account must be open at the time of application or loan closing for the discount to be applicable. For details, please refer to your loan documents or disclosures.

KALO DELUXESM CHECKING

Minimum Requirements

- Minimum Opening Deposit \$20
- Minimum Requirements for No Monthly Service Fee[†]:
 - Combined Personal Monthly Average Deposit^{††} Balance and Outstanding Loan* Balance \$30,000
 - OR
 - Total direct deposit(s)** per statement period \$5,000

[†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

^{††} Deposit balances include checking, savings, money market, CD, and IRA balances.

* Loan balances include HELOCs and other consumer loans and lines of credit, except residential mortgage and credit card balances.

** Direct deposit means electronic government or payroll deposits made to the account during the statement period.

Rate Information

The interest rate and annual percentage yield (APY) on your account are shown in the separate Customer APY and Interest Rate Sheet ("Rate Sheet"). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

We pay interest on your account based on the following balance tiers. If the daily balance in your account meets the minimum balance of a tier, the interest rate and APY shown in the Rate Sheet for that tier will be paid on the entire balance in your account. In addition to interest rate changes that we make at our discretion, your interest rate could change daily based on your balance.

Balance Tiers	
\$0 - \$4,999.99	\$50,000 - \$74,999.99
\$5,000 - \$9,999.99	\$75,000 - \$99,999.99
\$10,000 - \$24,999.99	\$100,000 - \$499,999.99
\$25,000 - \$49,999.99	\$500,000 and over

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the statement period is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee if minimum balance and direct deposit requirements are not met..... \$25 per month

The Monthly Service Fee will be imposed each month in which **both** the monthly average deposit balance(s) plus the outstanding loan balance(s) combined are below \$30,000 and the total direct deposits made to the account are less than \$5,000 during the statement period. The monthly fee will not be charged if you meet either the balance requirement or the direct deposit requirement.

The monthly average deposit balance is calculated by adding the ending balance in the account for each day of the statement period and dividing that figure by the number of days in the statement period.

- See "Miscellaneous Fees" on page 12 for other fees that may apply to this checking account.

Service/Product Discounts and Benefits

The following discounts/benefits are available for the Kalo Deluxe Checking account. If you convert to another checking product or close your account, you will no longer receive these discounts/benefits, and will be charged the applicable fee(s) associated with the service/product.

- Paper Image Statement Fee Waived

- Incoming Wire Transfer Fee Waived
- Savings Overdraft Transfer Fee..... Waived
when a transfer is made from a Statement Savings or Tiered Savings account
- Preferred CreditLineSM Annual Fee Waived
Subject to application, credit qualification, underwriting and credit policy of American Savings Bank.
- Statement Savings Account Monthly Service Fee Waived
- Cashier's Check Fee Waived
- Notary Fee..... Waived
- ATM Fee Rebate..... Up to \$12 per statement period
If you use a domestic ATM that is not owned or operated by ASB within the United States, we will refund up to \$12 per statement period in ATM withdrawal fees charged by either ASB or the other bank or ATM operator.
- Receive a preferred rate on promotional or regular CDs.
- Loans and lines of credit are subject to application, credit qualification, underwriting and credit policy of American Savings Bank. Kalo Deluxe customers will be offered a discount for Preferred CreditLineSM accounts. Certain fees may be waived. The Kalo Deluxe Checking Account must be set up by loan signing for the discount or fee waiver to be applicable. For details, please refer to your loan documents or disclosures.
- \$150 off Lender Fees on Residential Mortgage (new purchase or refinance). Subject to application, credit qualification, underwriting and credit policy of American Savings Bank.

SAVINGS ACCOUNTS

TIERED SAVINGS

Minimum Requirements

- Minimum Opening Deposit \$20
- Minimum Monthly Average Balance for No Monthly Service Fee[†] \$500
[†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.
- Minimum Daily Balance to Earn Interest and Obtain the Disclosed APY None

Rate Information

The interest rate and annual percentage yield (APY) on your account are shown in the separate Customer APY and Interest Rate Sheet ("Rate Sheet"). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

We pay interest on your account based on the following balance tiers. If the daily balance in your account meets the minimum balance of a tier, the interest rate and APY shown in the Rate Sheet for that tier will be paid on the entire balance in your account. In addition to interest rate changes that we make at our discretion, your interest rate could change daily based on your balance.

Balance Tiers	
\$0 - \$4,999.99	\$100,000 - \$499,999.99
\$5,000 - \$9,999.99	\$500,000 - \$749,999.99
\$10,000 - \$24,999.99	\$750,000 - \$999,999.99
\$25,000 - \$49,999.99	\$1,000,000 - \$2,499,999.99
\$50,000 - \$99,999.99	\$2,500,000 and over

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

If you have a checking account with us, you may use this account as part of our Savings Overdraft Transfer overdraft protection service. See the "Personal Deposit Account Rules", section 40, for more information on our Savings Overdraft Transfer overdraft protection service.

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Periodic Statement

A statement will be provided to you at the end of each calendar quarter which will include information for the entire quarterly period (3 months). You will receive an additional statement for any month in which there are electronic fund transfers. If your savings account is part of a combined statement, a monthly statement will be provided instead of a quarterly statement.

Fees

- Monthly Service Fee if Balance Falls Below the Minimum Monthly Average Balance \$5 per month
The Monthly Service Fee will be imposed each month in which the monthly average balance in your account falls below \$500.
The monthly average balance is calculated by adding the principal in the account for each day of the statement period and dividing that figure by the number of days in the statement period.
- See “Miscellaneous Fees” on page 12 for other fees that may apply to this savings account.

STATEMENT SAVINGS

Minimum Requirements

- Minimum Opening Deposit\$20
- Minimum Daily Balance for No Monthly Service Fee†\$300
† We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.
- Minimum Daily Balance to Earn Interest and Obtain the Disclosed APY\$100

Rate Information

The interest rate and annual percentage yield (APY) on your account are shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

If you have a checking account with us, you may use this account as part of our Savings Overdraft Transfer overdraft protection service. See the “Personal Deposit Account Rules”, section 40, for more information on our Savings Overdraft Transfer overdraft protection service.

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Periodic Statement

A statement will be provided to you at the end of each calendar quarter which will include information for the entire quarterly period (3 months). You will receive an additional statement for any month in which there are electronic fund transfers. If your savings account is part of a combined statement, a monthly statement will be provided instead of a quarterly statement.

Fees

- Monthly Service Fee if Balance Falls Below the Minimum Daily Balance \$4.50 per month
The Monthly Service Fee will be imposed each month in which the daily balance in your account falls below \$300.
- See “Miscellaneous Fees” on page 12 for other fees that may apply to this savings account.

MONEY MARKET

Minimum Requirements

- Minimum Opening Deposit\$20
- Minimum Balance for No Monthly Service Fee† \$1,000 daily balance or \$2,500 monthly average balance
† We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

Rate Information

The interest rate and annual percentage yield (APY) on your account are shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

We pay interest on your account based on the following tiers. If the daily balance in your account meets the minimum balance of a tier, the interest rate and APY shown in the Rate Sheet for that tier will be paid on the entire balance in your account. In addition to interest rate changes that we make at our discretion, your interest rate could change daily based on your balance.

Balance Tiers	
\$0 - \$2,499.99	\$100,000 - \$499,999.99
\$2,500 - \$9,999.99	\$500,000 - \$999,999.99
\$10,000 - \$24,999.99	\$1,000,000 and over
\$25,000 - \$99,999.99	

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Acceptable Form of Check

You may only use the preprinted check forms approved by us for this account. Any check you write on an unacceptable form may be returned unpaid.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee if Balance Falls Below the Minimum Daily Balance and the Monthly Average Balance..... \$10 per month
The Monthly Service Fee will be imposed each month in which the daily balance in your account is below \$1,000 and the monthly average balance in your account is below \$2,500. The fee is not imposed if one or the other of the Minimum Requirements is met.
The monthly average balance is calculated by adding the principal in the account for each day of the statement period and dividing that figure by the number of days in the statement period.
- See “Miscellaneous Fees” on page 12 for other fees that may apply to this savings account.

HOLIDAY SAVINGS

Minimum Requirements

- Minimum Opening Deposit \$20
- Minimum Balance for No Monthly Service Fee..... None
- Minimum Daily Balance to Earn Interest and Obtain the Disclosed APY \$5

Rate Information

The interest rate and annual percentage yield (APY) on your account are shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account annually through October 31st. If your account is closed before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the annual cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next year.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

You may make an unlimited number of deposits into your account at any time from the business day following the day we disburse the proceeds of your Holiday Savings account through October 31st of the following year. You may not make withdrawals from this account. If you decide to make any withdrawals from the account before we pay the proceeds to you, the account will be closed.

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Special Conditions

- You must have an American Savings Bank checking or savings account to open or maintain a Holiday Savings account.
- The proceeds of your Holiday Savings account will be paid to you automatically on October 31st (or on the previous business day if October 31st is not a business day) by transfer to the American Savings Bank checking or savings account you designate.
- After the proceeds of your account are transferred to your checking or savings account, your Holiday Savings account will remain open for 90 calendar days with a balance of \$0. We will close the account automatically if you do not make a deposit to the account before the end of the 90 calendar day period.

- If you close the American Savings Bank checking or savings account that you designated to receive the proceeds from your Holiday Savings account, then you must designate another American Savings Bank deposit account to receive your proceeds. If you do not designate another account to receive the proceeds and there is a balance in your Holiday Savings account, we will convert your Holiday Savings account to a Statement Savings account, subject to those terms and fees, which may change from time to time. Otherwise, we will close your Holiday Savings account, which will be subject to any fees applicable at the time of closing.

Periodic Statement

A statement will be provided to you at the end of each calendar quarter which will include information for the entire quarterly period (3 months). You will receive an additional statement for any month in which there are electronic deposits. If your savings account is part of a combined statement, a monthly statement will be provided instead of a quarterly statement.

Fees

- Monthly Service Fee None
- See “Miscellaneous Fees” on page 12 for fees that may apply to this savings account.

MONEYHUNE SAVINGSSM

Minimum Requirements

- Minimum Opening Deposit \$5
- Minimum Balance for No Monthly Service Fee[†] None
- † We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.
- Minimum Daily Balance to Earn Interest and Obtain the Disclosed APY \$5

Rate Information

The interest rate and annual percentage yield (APY) on your account are shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, you will not receive the accrued interest. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Special Conditions

- You must be under the age of 18 and accompanied by a parent or guardian, whom should be identified at account opening.
- This account is not available for Hawaii Uniform Transfers to Minors Act (HUTMA) purposes.
- When a minor accountholder reaches age 18, the Moneyhune Savings account will be converted into a Statement Savings account, subject to those terms and fees, which may change from time to time.

Periodic Statement

A statement will be provided to you at the end of each calendar quarter which will include information for the entire quarterly period (3 months). You will receive an additional statement for any month in which there are electronic fund transfers. If your savings account is part of a combined statement, a monthly statement will be provided instead of a quarterly statement.

Fees

- Monthly Service Fee None
- See “Miscellaneous Fees” on page 12 for other fees that may apply to this savings account.

CERTIFICATE OF DEPOSIT (CD) ACCOUNTS

You will receive a Certificate of Time Deposit Account notice containing the specific terms of your new CD, including certificate issue date, maturity date, interest rate, etc. Your account is not opened until you receive the certificate issue date from us, and the account has been funded.

Minimum Requirements

- Minimum Opening Deposit \$1,000

Rate Information

The applicable interest rates and annual percentage yield (APY) are shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”) and will be set forth in the separate Certificate of Time Deposit Document. Interest will accrue as of the certificate’s issue date. You will be paid this interest rate until the maturity date of the CD. Your deposit must remain in the account for the length of the CD term to obtain the APY. A withdrawal prior to maturity will reduce earnings.

Interest for your account will be compounded daily and paid at your request monthly, quarterly, annually, or at maturity. Interest payment for CD terms longer than 12 months will be paid at your request either monthly, quarterly or annually. Interest will be paid, at your request, either by transfer to an American Savings Bank checking, savings or money market account or added to the principal of this CD.

Grace Period

You will have 10 calendar days after the maturity date ("Grace Period") to withdraw your funds without being charged an early withdrawal penalty. During the Grace Period, deposits made on a business day will begin to accrue interest on that day. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account, which applies a daily periodic rate to the principal in the account each day.

Transaction Limits

You may not make deposits to or withdrawals from the account until the maturity date. You must maintain the minimum deposit every day during the term of your CD to obtain the disclosed annual percentage yield.

An uncollected funds hold may be placed on any check drawn on another financial institution that we accept as a deposit to open a new account, add to an existing account (if deposits are permitted during the term of the account) or at maturity to an existing account. Until the hold has been released, the funds cannot be withdrawn. Once any hold has been released, the funds will be available for withdrawal, but an early withdrawal penalty may be imposed (see Early Withdrawal Penalty section below). Depending on the term of your account, the hold may be in effect for the entire term of the account. In such case, no withdrawals may be made, even with the imposition of an early withdrawal penalty.

Renewals

Your account will automatically renew at maturity. We will send you a maturity notice prior to maturity, and you will have 10 calendar days after the maturity date ("Grace Period") to withdraw your funds without being charged an early withdrawal penalty. The renewed account will be for the same term as the original term, at the interest rate and APY in effect on your maturity date. Any promotional interest rates in effect on the maturity date for the term of your account will not automatically apply to your renewed account. Contact us during the Grace Period to change the interest rate or term of your renewed account. Interest on the renewed deposit will be paid in the same manner as you previously requested. After the Grace Period expires, your renewed account will be subject to a penalty for early withdrawal until it matures once again. If you change the terms of your renewed account during the Grace Period (such as selecting a new term or promotional interest rate), the new maturity date will be based on the date on which the changes are made.

Early Withdrawal Penalty

If you withdraw any principal before the maturity date, a penalty, as specified below, may be imposed. The penalty amount, or any portion thereof, will be deducted from the amount withdrawn. The penalty will not be imposed if the withdrawal is due to the death or legal incompetence of any depositor listed in the account name. Early withdrawal penalties are as follows:

Account Term	Penalty
30 to 89 days	1 month of simple interest on the amount withdrawn, whether or not that much interest has been earned.
90 days to 12 months	3 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
13 to 35 months	8 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
36 to 120 months	11 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.

Fees

- See "Miscellaneous Fees" on page 12 for fees that may apply to this CD account.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

You may open Statement Savings accounts or Certificate of Deposit (CD) accounts and designate them as your IRA. If you open a CD, the terms for this account appear in the separate Certificate of Time Deposit Document. The "Personal Deposit Account Rules" and the terms described here also apply to IRAs.

You should consult with your tax advisor regarding your situation and use of an IRA.

Special Conditions for IRAs

- All withdrawals from either your IRA savings or CD must be authorized by the plan trustee, unless otherwise permitted by the plan document. Unauthorized withdrawals from this account or unauthorized transfers to an account that is not part of your individual retirement plan could result in unfavorable income tax consequences as well as Internal Revenue Service (IRS) penalties.
- We will charge a fee if you direct us to transfer your IRA to another financial institution. This fee applies to all IRA holders, including those over the age of 59½ and those who are disabled.
- You may not use your IRA as collateral for a loan.
- Your IRA is subject to IRS limitations relating to the amount you can deposit to your IRA and penalties for withdrawals made before you reach the age of 59½.

Fees

- Monthly Service Fee None
- Transfer out to a new trustee \$50 per transfer
The Trustee Transfer fee is not assessed when the account is being transferred to American Insurance and Investments – rather, the fee is assessed to all external transfers outside of American Savings Bank.
- Duplicate retirement statement or annual form (1099-R, 1099-Q, 5498 or 5498-ESA) \$5 each
- See “Miscellaneous Fees” on page 12 for other fees that may apply to your IRA.

IRA STATEMENT SAVINGS

Minimum Requirements

- Minimum Opening Deposit \$100
- Minimum Balance for No Monthly Service Fee None
- Minimum Daily Balance to Earn Interest and Obtain the Disclosed APY \$100

Rate Information

The interest rate and annual percentage yield (APY) on your account are the same as those shown for Statement Savings accounts in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed before interest is credited, you will not receive the accrued interest.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

You may deposit no more than the annual limit allowed by the IRS for IRAs. You may make withdrawals from this account subject to limitations and penalties determined by the IRS. You should consult with your tax advisor regarding your situation.

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Periodic Statement

An annual statement by Retirement Plan will be provided.

IRA CDs

Minimum Requirements

- Minimum Opening Deposit \$1,000

Rate Information

The applicable interest rate and annual percentage yield (APY) are shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”) and will be set forth in the separate Certificate of Time Deposit Document. Interest will accrue as of the certificate’s issue date. You will be paid this interest rate until the maturity date of the CD. Your deposit must remain in the account for the length of the CD term to obtain the APY. A withdrawal prior to maturity will reduce earnings.

Interest for your account will be compounded daily and added to principal of this CD monthly.

Grace Period

You will have 10 calendar days after the maturity date (“Grace Period”) to withdraw your funds without being charged an early withdrawal penalty. During the Grace Period, deposits made on a business day will begin to accrue interest on that day. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account, which applies a daily periodic rate to the principal in the account each day.

Transaction Limits

For 18-month IRA CDs, you may make deposits into the account after the account is opened. For all other IRA CDs, you may not make deposits to or withdrawals from the account until the maturity date. Electronic deposits are not allowed into CDs. IRAs are subject to Internal Revenue Service (IRS) deposit and withdrawal limits.

An uncollected funds hold may be placed on any check drawn on another financial institution that we accept as a deposit to open a new account, add to an existing account (if deposits are permitted during the term of the account) or at maturity to an existing account. Until the hold has been released, the funds cannot be withdrawn. Once any hold has been released, the funds will be available for withdrawal, but an early withdrawal penalty may be imposed (see Early Withdrawal Penalty section below). Depending on the term of your account, the hold may be in effect for the entire term of the account. In such case, no withdrawals may be made, even with the imposition of an early withdrawal penalty.

Renewals

Your account will automatically renew at maturity. We will send you a maturity notice prior to maturity. You will have 10 calendar days after the maturity date ("Grace Period") to withdraw your funds without being charged an early withdrawal penalty. The renewed account will be for the same term as the original term, at the interest rate and APY in effect on your maturity date. Any promotional interest rates in effect on the maturity date for the term of your account will not automatically apply to your renewed account. Contact us during the Grace Period to change the interest rate or term of your renewed account. Interest on the renewed deposit will be paid in the same manner as you previously requested. After the Grace Period expires, your renewed account will be subject to a penalty for early withdrawal until it matures once again. If you change the terms of your renewed account during the Grace Period (such as selecting a new term or promotional interest rate), the new maturity date will be based on the date on which the changes are made.

Early Withdrawal Penalty

If you withdraw any principal before the maturity date, a penalty, as specified below, may be imposed. The penalty amount, or any portion thereof, will be deducted from the amount withdrawn. The penalty will not be imposed if the withdrawal is due to the death or legal incompetence of any depositor listed in the account name. Early withdrawal penalties are as follows:

Account Term	Penalty
6 to 12 months	3 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
13 to 35 months	8 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
36 to 120 months	11 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.

COVERDELL EDUCATION SAVINGS ACCOUNTS (CESAs)

You may open Statement Savings accounts or Certificates of Deposit (CD) and designate them as your CESA. If you open a CD, the terms for this account appear in the separate Certificate of Time Deposit Document. The "Personal Deposit Account Rules" and the terms described here also apply to CESAs.

You should consult with your tax advisor regarding your situation and use of a CESA.

Special Conditions for CESA

- All withdrawals from either your CESA savings or CD must be authorized by the plan trustee, unless otherwise permitted by the plan document. Unauthorized withdrawals from this account could result in unfavorable income tax consequences as well as Internal Revenue Service (IRS) penalties.
- You may not use your CESA as collateral for a loan.
- Your CESA is subject to IRS limitations relating to the amount you can deposit to your CESA and penalties for unqualified withdrawals.

Fees

- Monthly Service Fee None
- Transfer out to a new trustee \$50 per transfer
- Duplicate statement or annual form (1099-R, 5498-ESA)..... \$5 each
- See "Miscellaneous Fees" on page 12 for other fees that may apply to your CESA.

CESA STATEMENT SAVINGS

Minimum Requirements

- Minimum Opening Deposit\$100
- Minimum Balance for No Monthly Service Fee..... None
- Minimum Daily Balance to Earn Interest and Obtain the Disclosed APY\$100

Rate Information

The interest rate and annual percentage yield (APY) on your account are the same as those shown for Statement Savings accounts in the separate Customer APY and Interest Rate Sheet ("Rate Sheet"). Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed before interest is credited, you will not receive the accrued interest.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

You may deposit no more than the annual limit allowed by the IRS for CESAs. You may make withdrawals from this account subject to limitations and penalties determined by the IRS. You should consult with your tax advisor regarding your situation.

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Periodic Statement

An annual statement by plan will be provided.

CESA CDs

Minimum Requirements

- Minimum Opening Deposit\$1,000

Rate Information

The applicable interest rate and annual percentage yield (APY) are shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”) and will be set forth in the separate Certificate of Time Deposit Document. Interest will accrue as of the certificate’s issue date. You will be paid this interest rate until the maturity date of the CD. Your deposit must remain in the account for the length of the CD term to obtain the APY. A withdrawal will reduce earnings.

Interest for your account will be compounded daily and added to principal of this CD monthly.

Opening deposits for new CDs will earn interest as of the certificate’s issue date. You will have 10 calendar days after the maturity date (“Grace Period”) to withdraw your funds without being charged an early withdrawal penalty. During the Grace Period for renewing CDs, deposits made on a business day will begin to accrue interest on that day. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account, which applies a daily periodic rate to the principal in the account each day.

Transaction Limits

CESAs are subject to Internal Revenue Service (IRS) deposit and withdrawal limits. You may not make deposits to or withdrawals from the account until the maturity date. Electronic deposits are not allowed into CDs.

An uncollected funds hold may be placed on any check drawn on another financial institution that we accept as a deposit to open a new account, add to an existing account (if deposits are permitted during the term of the account) or at maturity to an existing account. Until the hold has been released, the funds cannot be withdrawn. Once any hold has been released, the funds will be available for withdrawal, but an early withdrawal penalty may be imposed (see Early Withdrawal Penalty section below). Depending on the term of your account, the hold may be in effect for the entire term of the account. In such case, no withdrawals may be made, even with the imposition of an early withdrawal penalty.

Renewals

Your account will automatically renew at maturity. We will send you a maturity notice prior to maturity. You will have 10 calendar days after the maturity date (“Grace Period”) to withdraw your funds without being charged an early withdrawal penalty. The renewed account will be for the same term as the original term, at the interest rate and APY in effect on your maturity date. Any promotional interest rates in effect on the maturity date for the term of your account will not automatically apply to your renewed account. Contact us during the Grace Period to change the interest rate or term of your renewed account. Interest on the renewed deposit will be paid in the same manner as you previously requested. After the Grace Period expires, your renewed account will be subject to a penalty for early withdrawal until it matures once again. If you change the terms of your renewed account during the Grace Period (such as selecting a new term or promotional interest rate), the new maturity date will be based on the date on which the changes are made.

Early Withdrawal Penalty

If you withdraw any principal before the maturity date, a penalty, as specified below, may be imposed. The penalty amount, or any portion thereof, will be deducted from the amount withdrawn. The penalty will not be imposed if the withdrawal is due to the death or legal incompetence of any depositor listed in the account name. Early withdrawal penalties are as follows:

Account Term	Penalty
6 to 12 months	3 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
13 to 35 months	8 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
36 to 120 months	11 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.

MISCELLANEOUS FEES

ATM FEES

- ATM Transaction Fees (refer to the Personal Visa® Debit Card and ATM Card Agreement for more information on the use of your card):

Transactions at American Savings Bank ATMs

- Deposits..... None
- Withdrawals..... None
- Balance Inquiries..... None
- Transfers..... None

Transactions at any other ATM¹

- Withdrawals within the U.S. \$3 per withdrawal
- Withdrawals outside the U.S. \$5 per withdrawal plus Visa® ISA² fee
- Balance Inquiries \$1 per inquiry
- Transfers \$1 per transfer

OVERDRAFT FEES

- Overdraft Fee³ \$30 per item
You will not be charged for more than four (4) Overdraft fees in any one day.
- Savings Overdraft Transfer Fee..... \$10 assessed per day to checking account when a transfer is made from a Statement Savings or Tiered Savings account.

WIRE TRANSFER FEES

- Incoming Wire Transfer Fee..... \$13 per wire transfer
- Outgoing Wire Transfer Fee
 - Domestic or International Fee
 - Wires less than \$5,000..... \$45 per wire transfer
 - Wires \$5,000 or more..... \$75 per wire transfer
 - Outgoing Wire Transfer Tracer Fee⁴ \$35 per tracer
 - Outgoing Wire Transfer Amendment Fee⁴ \$35 per occurrence
 - Outgoing Wire Transfer Cancellation Fee⁴ \$35 per occurrence
- Third-Party Wire Transfer Fees..... Additional fees may be charged by third parties or other banks. Such fees will be deducted from the wire amount.

ADDITIONAL RELATED SERVICE FEES

- Abandoned Account Handling Fee \$55
- Account Closed Within 180 Days of Opening for Kalo Plus and Kalo Deluxe Checking..... \$75
- Account Closed Within 180 Days of Opening for all other accounts..... \$40
- Cashier's Check \$12 each
- Check Orders Varies
- Collection Fees
 - Outgoing Collection Fee
 - Foreign..... \$100 per item
 - Incoming Collection Fee
 - Domestic \$25 per item

ADDITIONAL RELATED SERVICE FEES (CONT'D)

- Copies of Checks and Deposit Slips:
 - 1-5 copies per statement No Charge
 - 6 or more copies per statement \$2.50 per copy plus research fee
- Dormant Account Fee (begins after 1 year of inactivity for checking and 3 years of inactivity for savings and money market accounts)..... \$10 per month
- Foreign Currency Exchange Fee 2% of transaction amount (\$5 minimum; \$15 maximum)
An ASB checking or savings account is required.
- Foreign Item Deposit..... \$2.50 per item
- Legal Process Fee:
 - Attachment/Garnishment/Warrant \$95 per document served
 - IRS and State of Hawaii Levies \$55 per document served
 - Child Support Levies \$50 per document served
- Letter of Verification/Verification of Deposit \$20 each
- Miscellaneous Copies \$2 per page
- Notary Fee \$5 each
- Image of Deposit Items Fee (check images for checking accounts only) \$5 per month
- Research Fee \$35 per hour or fraction thereof
- Returned Mail Fee (per account) \$5 per month
- Signature Guarantee \$25 per stamp
- Special Mailing (for any special mail services) \$5 per request (plus mailing cost)
- Statement – Duplicate..... \$5 each
- Statement – Interim \$5 each
- Statement Reconciliation Service \$35 per hour or fraction thereof
- Stop Payment Fee (Automated Clearing House (ACH), or Paper Check, or Image Replacement Document)..... \$30 each occurrence
- Subpoena Fee
 - Bank Processing Fee..... \$55 per request
 - Research Fee..... \$55 per hour
 - Expedited Request Fee (response due within 10 business days of receipt)..... \$15 per request
 - Photocopy Fee..... \$1.50 per page
 - Compact Disc/Secure Share Proof Preparation Fee..... \$5 per format
- Temporary Checks printed in-branch for checking and money market accounts \$3 per page
- Visa® ISA² Fee..... 3% of the transaction amount

1 Some ATM operators impose transaction fees that are separate from and in addition to the ATM fees listed here and imposed by us. Such U.S. ATMs should disclose applicable fees at the beginning of your transaction.

2 Visa International Service Assessment (ISA) Fee applies to international point-of-sale and ATM transactions.

3 This fee applies when a check, in-person withdrawal, ATM withdrawal, or other electronic transaction is paid from your account even though you do not have enough available funds in your account to pay the item. In some cases, you may have funds in your account, but some or all of the funds are not available to pay items from your account (this is referred to as "unavailable funds" or "UAF"). Payment of the item creates a negative balance (overdraft) in your account.

4 Institution(s) involved in the transfer may charge its/their own fee(s), which will be deducted from your account.

PERSONAL DEPOSIT ACCOUNT RULES

1. OPENING AN ACCOUNT; RULES AFFECTING YOUR ACCOUNT

An account is opened when you sign our signature card, and we accept it. For accounts opened online, an account is opened when you indicate that you accept our terms and conditions, and we approve your application. The signature card must be signed, or the account terms accepted, by each owner of the account or by each of your duly authorized representatives. When you open an account, you agree to be bound by the signature card (where applicable), the rules contained in these Personal Deposit Account Rules, including the Funds Availability Policy, the Electronic Fund Transfer Agreement, and Phone Banking Agreement (collectively “rules”), and in the Personal Deposit Account Disclosures and Fees, which may be amended from time to time. The following, in order of priority, governs your account: Federal laws and regulations, Hawaii state law, these rules, our policies and procedures, and general banking practice in Hawaii.

We have the right to refuse to open an account in any name or combination of names or to refuse to remove or add a name to an account.

Our personal accounts are intended to be used **for personal, family, or household purposes**. We reserve the right to require you to open a business account for business activity or transactions. If we determine that you are not limiting use of your personal account to personal, family, or household purposes, we reserve the right to close your personal account and require you to open a business account. We may keep some of our records in digital or electronic format and that such records have the same legal effect as the paper version of those records.

2. TAXPAYER IDENTIFICATION NUMBER (TIN) AND INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

According to federal law, each accountholder must be identified by a Federal TIN or ITIN. For most individual taxpayers, the TIN or ITIN is the Social Security Number.

We must generally withhold a percentage of taxable interest, dividend, and certain other payments if you fail to furnish us with your correct TIN or ITIN (this is referred to as backup withholding). To prevent backup withholding on these payments, you must notify us of your correct TIN or ITIN when you open your account and certify that you are not subject to backup withholding.

We may provide you with a form to certify that the TIN or ITIN you are giving us is correct and that you are not subject to backup withholding. You are subject to backup withholding if:

- a. You fail to furnish your correct TIN or ITIN to us, OR
- b. The Internal Revenue Service notifies us that you furnished an incorrect TIN or ITIN, OR
- c. You are notified that you are subject to backup withholding, OR
- d. You fail to certify to us that you are not subject to backup withholding under (c) above, fail to certify to us that you are not subject to the Foreign Account Tax Compliance Act requirements, or fail to certify your TIN or ITIN.

We have the right to refuse to open, to refuse to pay interest on, to delay the payment of interest on, or to close an account if you refuse to provide and certify your TIN or ITIN under penalty of perjury. Any account opened without a signed or similarly authenticated certification form will be subject to backup withholding.

3. ACCOUNT OWNERSHIP TYPES

Accounts may be opened in the following types of ownership (we may not allow accounts to be opened online for some of these ownerships):

• Individual Accounts

An individual account can be opened in the name of one (1) person only.

• Joint Accounts

An account opened in the name of more than one (1) individual is a “joint tenancy with right of survivorship,” or simply, a “joint account.” Each individual is a “joint owner.” In joint accounts:

- If a joint owner dies, tell us at once. If an accountholder dies, the account then belongs to the survivor with full rights to the account. To the extent permitted by law, we may have the right of set off against the account in which the deceased accountholder had immediately before the accountholder’s death. If there are more than two (2) joint owners and only one (1) dies, the account remains a joint account in the names of the surviving account owners.
- Each joint owner is an agent of any other joint owner and is authorized to make withdrawals up to the full available balance in the account, stop payment on a check written by any joint owner, deposit into the account checks payable to any joint owner, make address changes, accept the terms of any agreements with us, including online and mobile banking agreements, dispute transactions or report errors on the account, close the account, and otherwise operate the account without the approval of any other joint owner.
- The joint owners agree that each of you is responsible, separately and together, to repay us for any amount of money owed to us by any joint owner. For example, you will each be responsible to repay an overdraft or debt, an overdrawn balance, a returned deposited check, an irregular item amount to be set off against the account, or any fees, charges, outstanding loans, or any other obligation owed to us.
- All joint owners agree that if we are served with any notice of claim, lien, levy, attachment, garnishment, warrant, seizure, distraint, or any other court order or legal process relating to any of the joint owners, we may proceed as though the funds in a joint account are the sole property of the joint owner named in the notice.

- All joint owners agree to use this account legally and honestly and waive any rights and claims against us which could be made because of an act of one (1) of the joint owners.
 - In the event there is a dispute over the ownership or control of this account, we may, in our sole discretion, close the account, return unpaid checks and other items marked “Refer to Maker,” or place a hold (or freeze) on the balance or require the signatures of all authorized signers.
 - We will disclose information about your account to any person who is named with you as a joint account owner, or their authorized representative. Notice to one joint account owner or their representative constitutes notice to all account owners.
- **Guardianship or Agency Accounts**
If the account is covered by any guardianship order or agency relationship, you must provide us with the appropriate documents identifying the parties and their duties and rights. We may refuse to follow your instructions if they are different from the terms of the related order or agency documents.
 - **Formal Trust Accounts**
A Formal Trust Account or Revocable Living Trust, created by a settlor, is an account held by one (1) or more trustees for the benefit of one (1) or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) shall provide necessary trust documents covering the account trust agreement, including subsequent amendments to the trust agreement, covering the account. We act only as a custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). The trustee(s) and/or any other person opening the account, in their individual capacity or jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure including reasonable attorney’s fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the account.
 - **Payable on Death Accounts**
A Payable on Death (POD) Account (also referred to as an informal trust or Totten Trust) is created by an owner who intends for the deposit account to be payable to the named beneficiaries upon the death of the owner. As the owner of the account, you may withdraw money from the account and may, upon written direction to us, change the beneficiary under the account. If more than one (1) person owns the POD account, each accountholder will be subject to the rules pertaining to joint account ownership as set forth in these rules. Upon the death of all accountholders, we will pay the funds in the account to the named surviving beneficiary upon presentation of a valid death certificate. If there is more than one (1) surviving beneficiary, each will be considered to have an equal share of the funds, unless otherwise stated in ASB’s deposit account records and as allowed by applicable state law. If the beneficiary(ies) predeceased the owner(s), the funds will be paid equally to the surviving beneficiaries, or if there are no surviving beneficiaries, shall be subject to the control of owner’s or owners’ estate.
 - **Hawaii Uniform Transfers to Minors Act (HUTMA) Accounts**
Account established under Haw. Rev. Stat. Chapter 553A in which a custodian receives and manages the property for a minor beneficiary. The account may be opened for the benefit of only one (1) minor by only one (1) person acting as the custodian. Depending on the circumstances leading to the transfer to the minor, the custodian shall transfer the property held in the HUTMA account to the minor when the minor reaches the age of 21 or as provided by law. We will rely on the instructions from the custodian named on the account and we shall have no duty to monitor the account or the status of the custodian or minor.
- 4. NAME, ADDRESS AND CONTACT INFORMATION OF ACCOUNT OWNERS**
It is especially important that we maintain current contact information about you. We will send all mail, including account statements and notices, to the address you designate. You must inform us promptly of any change in name, address, or other contact information; otherwise, you may not receive statements and notices from us. You may lose certain rights to correct problems about which you would have received notice if you had corrected your address. If there is a time limit for your exercise of a right, that time will begin on the date of our notice to you, even if you do not receive it because you did not update your address with us. You also agree (a) to notify us immediately in writing of any change in your name or address on your account, (b) that we may unilaterally conform the address that you designate to U. S. Postal Service standards and/or correct typographical or transpositional errors. We may require you to close your account and open a new account if there is change in ownership.
- 5. FACSIMILE AND ELECTRONIC SIGNATURES**
We may refuse to accept or pay items bearing facsimile or electronic signatures (for example, but not limited to, mechanical signature device, rubber stamp, laser printer, or other electronic means). You hereby indemnify, hold us harmless, and authorize us to honor all checks, drafts, other orders for payment of money drawn on your account, or slips for withdrawal from your account when it bears or purports to bear your facsimile or electronic signature or the facsimile or electronic signature(s) of the person(s) authorized to transact on the account. This limitation is effective regardless of how the actual or purported facsimile or electronic signature may have been affixed to the document or by whom, if such facsimile or electronic signature resembles any specimen signature filed with us.
- 6. TRANSFER OF ACCOUNTS**
Transfers of account ownership cannot be conducted without ASB’s consent. Any transfer must be recorded in our records in order to be effective; those records are determinative.
- 7. INACTIVE/DORMANT ACCOUNTS**
In order to protect your account from unauthorized use, for savings accounts, except certificates of deposit (CDs), you will be sent a Dormant Account notice after 34 months of inactivity; the savings account will be deemed dormant, and the Dormant Account Fee will be assessed after 36 months of inactivity. For checking accounts, you will be sent a Dormant Account notice after 10 months of inactivity; the checking account will be deemed dormant, and the Dormant Account Fee will be assessed after 12 months of inactivity. While your account is dormant, you will not be able to access ATM or point-of-sale (POS) terminals or initiate

transactions via Online Banking. We will charge you a Dormant Account Fee as shown in the “Miscellaneous Fees” on page 12 as allowed by applicable law. To keep your account active or to reactivate your account, you must make deposits to write checks from, make withdrawals from, call us, or visit one of our branches and ask for the account to be reactivated.

8. ABANDONED ACCOUNTS

For all accounts (including CDs), if your account remains dormant for five (5) years, we will charge your account the Abandoned Account Handling Fee specified in the “Miscellaneous Fees” on page 12, and we will turn over any remaining funds to government authorities as required by law. For CDs, your account will be considered abandoned if you do not communicate with us about your account for five (5) years after the original maturity date of the deposit, even if your account renews automatically.

9. PROTECTION OF ACCOUNT AND CHECKS

You are expected to play a significant part in protecting your account from potential misuse. Call us immediately at the number listed on your statement or on asbhawaii.com if you have any reason to suspect that fraudulent activity has occurred or if there are any discrepancies between your records and ours. Depending on the type of fraudulent activity you report, there are forms we will require you to complete and submit to us. We may also require that you file a police report and provide us with the report number or close your account to prevent additional fraudulent activity. Failure to safeguard your ATM or Debit Cards can result in loss of card privileges.

If you have a checking account, store your cards or checks in a secure area. If your cards or checks are misplaced or stolen, let us know immediately. We may advise you to close your account and open a new one. If you decide not to close your account and related losses occur later, we will not be liable. If you report a loss from a forged, altered or unauthorized check to us, we may deny your claim if we discover that you did not safeguard your checks.

10. PROVISIONAL CREDIT

If you notify us of any irregularity or fraudulent activity on your account, you understand that we are under no obligation to credit your account for the amount of such activity while we investigate your claim, unless we are required to do so by law. You understand that we will need a reasonable amount of time to conduct our investigation. If we credit your account during the investigation, that credit to your account is provisional (that is, conditional) until we conclude the investigation.

11. RIGHT TO PROSECUTE

If there is unauthorized activity on your account and a suspect is identified, we reserve the right to prosecute or bring other legal action against the suspect in an attempt to recover our loss, and you agree to cooperate.

12. DETERMINING AVAILABLE BALANCE

The available balance in your account is determined by adding the amount of your deposits that we have collected and after any check hold periods have expired, plus interest credited (if any), less the amount of your withdrawals, service charges or fees, and any Merchant holds (including those placed on point-of-sale transactions you have made but are not yet paid from your account) or restraints that are still in effect on your account. Your available balance may be less than or equal to your current balance. If you have a checking account, your available balance may be supplemented with funds from an overdraft protection line of credit that you were approved for or a Savings Overdraft Transfer arrangement that you signed up for (but is not included as part of the courtesy overdraft payment practice described below).

If you have a checking account, a hold may be placed on your account if we receive notice that an item will be presented for payment or collection against your account (a “Notice of Presentment”). The hold may remain in effect from the time we receive the notice until the item is presented, or we receive notice that the item will not be presented, whichever occurs first. We may conclusively rely on the information received in an electronic presentment or notification when determining the available balance in your account, and we will not be liable for refusing to honor any of your items because of insufficient funds, even if the electronic presentment or notification incorrectly describes the item, including its amount. We may debit your account on the day an item is presented by any means, including, without limitation electronically, or at an earlier time based on notification we receive that an item drawn on your account will be presented for payment or collection.

13. PROCESSING ORDER

We process checks, items, and requests for payment (“items”) presented against your account in an order or sequence that we choose, unless the laws governing your account either require or prohibit a particular order or sequence. Additionally, we reserve the right, at our sole discretion, to change the order or sequence of processing without prior notice to you as permitted by law. Even if we provisionally process items to your account during the business day, we will treat them as if we received all of them at the end of the business day and process them in the order we have chosen.

Currently, our practice, with some exceptions, is to process the items or transactions we receive on the business day in the following order:

- Credits in high to low dollar amount order; then
- Any funds transferred based on any form of legal process (including the Legal Process Fee), any money you owe us, wire transfers, withdrawals, checks cashed over the counter, in serial number order (or in the order the item was received if it does not bear a serial number); then
- ATM and POS transactions in the order they occurred; then
- ACH items and other requests for payment from your account in serial number order (or in the order the item was received if it does not bear a serial number); then
- Checks in serial number order; and then
- Any fees.

If more than one item is presented to us for payment on the same day and we determine there is sufficient available balance to pay one or more but not all of the items, the number and amounts of the items paid and the fees assessed may be affected by the order that we have chosen to pay those items.

14. PAYMENT OF YOUR CHECKS AND ITEMS/INSUFFICIENT FUNDS

It is your responsibility to keep enough money in your account to pay for checks and other items you authorize for payment from your account. Your available balance must always be equal to or greater than the amount of money you request to withdraw. Your available balance may not be the same as your current balance due to merchant holds (for point-of-sale transactions) or deposits in process. Please note that some payment authorization systems allow merchants to ask for authorization of amounts that are more or less than the underlying transaction (for example, but not limited to, a food establishment requests an amount sufficient to include a tip). Thus, with point-of-sale transactions, we may hold your account per the merchant's direction.

When there is a sufficient available balance in your account, we will pay checks written on your account, items, and other requests for payment which are presented to us. Unless you have arranged with us for an overdraft line of credit or Savings Overdraft Transfer, we are not legally required to pay to anyone any amount that exceeds your available balance. If you do not have sufficient funds in your account to pay a check or other item, we may, at our discretion, either pay or refuse payment, without regard to whether we may have previously established a pattern of honoring or dishonoring such items that create an overdraft on your account.

If your account does not have sufficient funds to cover your checks or other items, you have breached your agreement with us to have sufficient funds in your account, and if we pay the transaction or item, we may charge you a fee.

For transactions performed using your debit card (including to make ATM and one-time POS purchases), federal regulations require us to provide you with an opportunity to decide if you want your ATM and one-time debit card transactions to be covered by any discretionary overdraft payment practices we may make available. If you consent to participate, we may charge you the overdraft fee disclosed in the "Miscellaneous Fees" section on page 12 for paying or returning an item or transaction that overdraws your account. Once you consent to participate, you may revoke your consent at any time. If you decide not to consent to participate in our overdraft payment practices for ATM and one-time debit card transactions, then ATM and one-time debit card transactions will be declined at the time of the purchase or transaction if you do not have sufficient funds in your account and you do not have a separate overdraft line of credit or overdraft transfer arrangement with us.

No application for credit is intended if we decide to pay any check or item. Any negative balance on your account is immediately due and payable, unless we agree otherwise, and you agree to reimburse us for the costs and expenses (including attorney's fees and expenses) we incur in recovering the negative balance, including any other fees. Because the payment of overdrafts is discretionary and the limit may change, you should take steps to ensure that your account has sufficient funds to cover each of your transactions.

15. NOTICE OF NEGATIVE INFORMATION

We may report information about your account to consumer reporting agencies. Overdrafts on your account may be reflected on your consumer report.

16. STATEMENTS

When we provide you with a statement, electronically or otherwise, you must promptly and carefully review it to determine if any errors or problems exist and notify us of any issues. Failure to notify us can result in the loss of certain rights. Notification of any irregularities, including unauthorized signatures or alterations on your checks, must be made within 30 calendar days from the time we mail or deliver your statement to you. For electronic transactions, you must notify us of errors within 60 calendar days from the time we mailed or delivered your statement. The Electronic Fund Transfer Agreement section of this document includes instructions for notifying us of errors involving electronic fund transfers on your account.

17. YOUR DUTY TO INSPECT; COINS; CURRENCY

Please verify the country of origin and physical status of all coin/currency that you deposit with us. Do not deposit any foreign, or non-current or mutilated coins/currency. At our discretion, any foreign, or non-current or mutilated coins/currency that you present to us will not be credited to your account or may be converted from foreign coin/currency into U.S. dollars at prevailing bank rates. Regardless of value and also at our discretion, we reserve the right to not return foreign, non-current or mutilated coin/currency to you. If such items are included in your deposit, we may (a) impose special fees for the collection of foreign items as well as for exchange transactions, and/or (b) place a hold on or reverse the deposit. Deposits of foreign coin/currency are subject to the same reporting laws as deposits in U.S. dollars.

18. ADJUSTMENTS

When you make a deposit, we may confirm the amount deposited. If we review your deposit and find any errors, we will make adjustments to your account and may send you a notice which will also be reflected on your account statement. However, we are not required to make adjustments or provide notice of such adjustments.

19. SERVICE CHARGES

Your account, whether active or dormant, is subject to fees or charges. These fees or charges are listed in the "Miscellaneous Fees" on page 12. You agree to pay any fees related to your account.

20. BALANCE REQUIREMENT

We may set minimum balance requirements for your account. The minimum balance is the lowest amount you can keep in your account to avoid a monthly service fee. Please refer to the Personal Deposit Account Disclosures and Fees sections for the amounts of these fees and other terms and conditions related to minimum balance requirements.

21. ACCOUNT CLOSING/RESTRICTION

We have and reserve the right to (a) remove accountholders from your account, and/or (b) close or limit the use of your account, including any debit card you may have – including terminating your previous authorization to pay one time point of sale transactions and ATM withdrawals that will overdraw your account in order to minimize your overdraft fees – at any time with or without cause or reason. You may close your account at any time by filling out the proper forms and paying any applicable fees, charges or debts you owe us. You must tell all third-party payers or payees who send or receive payments electronically to or from your account that it is being closed. We will not be responsible for problems caused because your account is closed. Whether you close the account, or we close it, your obligations under these rules will not be affected, even if we allow any transaction to be completed after the account has been closed. If your account earns interest and you close your account or you convert it to a non-interest bearing account before interest is paid, we will not pay you any interest that has been earned but not yet paid to you. After your account is closed, you will continue to be responsible for any charges, fees or debts you owe us. We will return any unpaid items that are presented to us for payment after your account is closed and for which you have not left enough money to pay. For CDs, we will pay interest up to the day before you close your account. When your account is closed, you will continue to be responsible for any penalty charges, fees or debts you owe us. Your account will close on the maturity date unless it is automatically renewed as indicated in the Certificate of Time Deposit Document.

We also may, but are not required to, refuse, reverse, or block any transaction related to your account if we believe that (1) your account may be involved in any legal dispute, proceeding, or reclamation; (2) you and/or your account may be involved in illegal or fraudulent activity; (3) you or your account may be the victim of or the target of a fraud, even though you represent to us that you authorized the transaction; (4) you lack mental capacity or may be the victim of financial exploitation; (5) our actions are in compliance with any law, rule or regulation; (6) such action is reasonably necessary to reduce the risk of loss or damage to us. You agree that ASB shall not be liable for any action or inaction taken pursuant to this section.

We have the right to charge you an Account Closing Fee. The amount of this fee is shown in the “Miscellaneous Fees” on page 12.

22. AUTOMATED CLEARING HOUSE (ACH) TRANSFERS

The Automated Clearing House is a payment system used to process and transmit certain transactions or transfers electronically. There are several types of transactions that are processed through the ACH, including preauthorized transfers such as utility payments set up to be made automatically each month and direct deposits of payroll or Social Security benefits; Internet or phone-initiated transactions; and checks converted by merchants into electronic ACH transactions.

The following rules apply to ACH transfers:

- If we credit your account for an ACH credit transaction, the credit to your account is provisional (that is, conditional) until we receive final payment for the transaction from the ACH Operator.
- If we do not receive such final payment, we are entitled to a refund of the amount credited to you in connection with such transaction, and the party (that is, the originator of the credit) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.
- Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give you next day notice that we received an ACH transaction for your account, and we will not do so, except to the extent required by law or such rules. However, we will continue to notify you of the receipt of transactions in the periodic statements that we provide to you. If you would like to confirm whether a preauthorized transfer has occurred on your account, call us at (808) 627-6900 or toll-free at (800) 272-2566, from 8:00 a.m. to 7:00 p.m. (HST), Monday through Friday, and from 9:00 a.m. to 3:00 p.m. (HST) on Saturday, Sunday and designated holidays (visit asbhawaii.com/observed-holidays for our holiday hours). If you signed up to use our phone or online banking services, you may also confirm that a transfer has occurred on your account by using those services.
- Payments to your account that have been transmitted through one or more ACH networks may be governed by the Electronic Fund Transfer Act, the laws of the State of Hawaii, and/or the operating rules of the National Automated Clearing House Association. Your rights and obligations with respect to such payments shall be governed by whichever rules are applicable to the specific ACH transactions involving your account.
- You may authorize third parties to initiate electronic fund transfers between your account and the third party's account. These preauthorized transfers may occur once or may be recurring. The transfers may use the ACH or other payment networks.
- A merchant or service provider may ask you for and use information from your check (such as your account number and ASB's bank routing number) to process an electronic transaction. You should only provide this information to third parties that you trust.

Electronic fund transfers can also include electronic check conversions where information from your check is scanned and recorded in digital form, and then the information is used to create an electronic transaction (these conversions may be referred to as “electronified checks” on your statements or in disclosures). Charges imposed by merchants for checks returned unpaid due to insufficient funds may also be processed electronically.

Your authorization to initiate these types of transfers may be in writing or may be implied by a sign posted at the merchant or service provider's location.

23. STOP PAYMENTS

You may make a stop payment on checks you have written or electronic debits (such as ACH transactions described above) by either an oral request or by a written request. You will be charged a stop payment fee. The amount of this fee is shown in the “Miscellaneous Fees” on page 12.

A stop payment order for a check or other item that is not an ACH transaction is only valid for six (6) months; another stop payment

order may be placed via branch, Online Banking, or Customer Banking Center to extend its validity. We must receive a stop payment request within a reasonable time before payment is made so that we have time to act on your request and you must give us detailed information about the check you want stopped. We will not pay or be responsible for expenses and costs incurred because the stop payment order was followed or because of the accidental or inadvertent payment of the check. You must pay us any such charges incurred.

A stop payment order may be placed on a single ACH transaction or a series of ACH transactions. Stop payments for ACH transactions are valid indefinitely, or until we determine that the transaction has been stopped or you revoke the stop payment order. For preauthorized transactions, we must receive your stop payment request at least three (3) business days before the scheduled date of the transfer. For other types of ACH transactions, we must receive your stop payment request within a reasonable time before payment. You must give us detailed information about the transfer(s) you want stopped. We will not pay or be responsible for expenses and costs incurred because the stop payment order was followed or because of the accidental or inadvertent payment of the transfer. You must pay us any such charges incurred.

24. THIRD-PARTY ENDORSEMENTS

We generally do not accept checks made payable to third parties for deposit or cashing. If we approve an exception to this, checks and other items must be endorsed by all parties to whom the items are payable. We may require third parties to have their bank verify or guarantee their endorsements.

25. DEPOSITED OR CASHED CHECKS/ITEMS RETURNED TO US

If you cash or deposit a check, or any other item, into your account and that check or item is returned to us for any reason, we will charge your account for that item or check, and we may charge you a fee.

26. COLLECTION ITEMS

We accept certain items, such as checks payable in foreign currencies or at foreign locations, on a collection basis only. We handle these items separately and process them individually. Collection means that we send the item directly to the bank on which it is drawn and request them to confirm that the item is valid and there are sufficient funds to pay the item – we charge a fee for this service. If the item is valid, the funds are remitted to us. We normally credit your account for collection items only after we receive payment for these items. If we do credit your account before receiving payment and then do not receive payment, we will charge your account. To credit your account for checks payable in foreign currencies, we may use our exchange rate either on the date of your deposit of the item or when we receive payment, whichever we may choose. We and the drawee may impose both collection and exchange fees for such items. Due to currency conversions and third-party bank fees, the amount actually collected may be less than the face value of the check at time of presentment to us.

27. ENGLISH

From time to time, to aid our customers, we may translate a form, disclosure, advertisement, or other communication from English into another language. Unless otherwise stated or specifically required by law or regulation, only the English language version of the communication is binding upon us.

28. CHECKS NOT WRITTEN IN ENGLISH

As allowed by Haw. Rev. Stat. § 490:1-302(a), if we accept a draft, check, or instrument that is written in non-English, Haw. Rev. Stat. § 490:3-114 shall not apply to the extent that where the draft, check, or instrument containing contradictory terms, numbers shall prevail over non-English words.

29. ATM

You agree that use of any ATM shall be at your own risk, and we shall not be responsible for any losses or damages you sustain.

30. FOREIGN EXCHANGE

We maintain accounts in U.S. currency and do not maintain accounts in foreign currencies; however, we may, from time to time, offer foreign exchange services either acting directly or as the agent for another financial institution.

31. IF YOU OWE US MONEY

Unless prohibited by law, if you owe us money because of (1) any transaction involving any account you have with us, (2) any loan in default in which you are a borrower or guarantor, (3) any check you cashed or deposited, (4) any physical damage you or your agent caused us, or (5) any delinquent Safe Deposit Box, we may deduct the amount owed from any deposit account you have with us, which may include a deposit account a deceased accountholder had before the accountholder's death.

32. CASH WITHDRAWALS

We may require reasonable advance notice for large cash withdrawals. We may also refuse to honor a request to withdraw funds in cash from your account or to cash a check (including a cashier's check or other official item) at a branch if we believe that the amount is unreasonably large or that honoring the request would cause us an undue hardship or security risk for you or bank personnel. We are not responsible for providing for your security in such transactions and you assume full responsibility of losses or damages you sustain, including if cash is lost, stolen, or destroyed.

33. DISPUTES BY AUTHORIZED REPRESENTATIVES

In the event there is a dispute over control of your account, we may, at our sole discretion, close the account, return unpaid checks and other items marked "Refer to Maker," place a hold (or freeze) on the balance, or require the signatures of all authorized signers.

34. OUR INDEMNITY RIGHTS

If you make a special request and ask us to follow your request or instructions that we determine could give rise to legal liability to us, we may refuse to follow your request or instructions. If, however, we follow your request or instructions, you will indemnify us. Indemnify means that you promise that if we incur any loss, cost or legal liability because we followed your request or instructions, then you will pay us for the full amount of the resulting damage or loss, including reasonable attorney's fees. If you open a joint

account, each of you automatically indemnifies us for any loss that results because of the way any other joint owner handles the account. You will repay us for any cost or will assume legal liability that results because of the act of a joint owner.

35. LEGAL PROCESS

If we are served with a lien, levy, attachment, garnishment, warrant, seizure, distraint, summons or subpoena, formal or informal request from law enforcement, or any form of legal process which attempts to attach, relate to or affect accounts held in your name(s) or any combination thereof, we may be required to disclose information about you and your account(s) and you may be charged a legal process fee for each service of process. The amount of the fee is disclosed in the "Miscellaneous Fees" on page 12. Also, we may employ or retain an attorney to represent us in the handling of any such legal process at your cost. You agree to hold us harmless from any and all actions, claims and damages associated with our compliance with any legal process we receive related to you or your account.

36. LEGAL FEES AND COSTS

If we become involved in any dispute or lawsuit by reason of or arising out of any of your accounts, then you will pay, or we may deduct from any of your deposit accounts you have with us, the amount of any indebtedness that you owe to us, whether matured or not, plus the expenses, including reasonable attorney's fees, incurred in connection with the indebtedness, dispute(s) or litigation.

37. ARBITRATION

If there is any dispute relating to your account and if the dispute cannot be settled through direct discussions, either you or we may elect to resolve any unresolved controversy or claim arising from or relating to your account through arbitration according to Haw. Rev. Stat. Chapter 658A. In addition, you and ASB agree that each may bring claims against the other only in your, or its, individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Arbitrations shall be administered by Dispute Prevention & Resolution, Inc. ("DPR") or another qualified arbitrator who is a member of the Hawaii State Bar Association that we jointly select. Arbitrations shall be resolved by a single arbitrator. Arbitrators must be attorneys with more than 10 years of active practice, retired judges, or an individual affiliated with DPR. A decision of the arbitrator shall be binding and judgment on the arbitration award may be entered in any court having jurisdiction thereof. The site of arbitration shall be in the State of Hawaii. If any part of the dispute is for any reason not subject to arbitration, all remaining parts of the dispute shall nonetheless remain subject to arbitration. Unless both you and ASB agree otherwise in writing, the arbitrator may not consolidate any other claims of third parties with your claim and may not otherwise preside over any form of a representative or class proceeding with respect to your claim.

Right to Opt-Out of Arbitration: You may opt-out of having to arbitrate disputes without affecting any of your rights and obligations as our customer. If you want to opt-out of arbitration, you must mail written notice of your decision to us within 60 calendar days of Account opening to P.O. Box 2300, Attn: Legal Department, Arbitration Opt Out, Honolulu, HI 96804-2300. Your written notice must include date, name, account number(s), signature and the following statement: "I am authorized to opt-out of arbitration for the above referenced account(s)." If you do not submit written notice as provided above, you will be bound by this Arbitration Agreement and required to resolve claims through binding arbitration.

38. WAIVER OF THESE RULES

We may waive any of our rules at any time, but the waiver will apply on that occasion only.

39. SEVERABILITY

If any provision of these rules is not enforceable, the other provisions will remain in full force and effect.

40. SPECIAL CONDITIONS FOR CHECKING ACCOUNTS

The following conditions apply if you have a checking account with us:

- **Subaccounts.** For accounting purposes only, your checking account may consist of a checking subaccount and a savings subaccount. We may periodically transfer funds between these two (2) subaccounts. If we transfer funds from the savings subaccount to the checking subaccount six (6) times during the calendar month, we will transfer all the funds from the savings subaccount to the checking subaccount in the sixth transfer. The transfers between the subaccounts will be the only transactions in the subaccounts and will not appear on your statement. If your checking account earns interest, the interest calculation for your checking account will remain the same. The savings subaccount will not be interest bearing. This accounting process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.
- **Savings Overdraft Transfer (Overdraft Protection).** This service is available to checking account customers. To participate in this optional service, you must have a Statement Savings or Tiered Savings Account ("Related Savings Account"). You may request to have funds automatically transferred from your Related Savings Account to your checking account to avoid insufficient funds or overdraft fees on your checking account. This transfer is called an "Overdraft Transfer." If you choose to participate in this service, when your checking account does not have enough available balance, the overdrafts in your checking account will be covered by the Overdraft Transfer. Refer to the section on Determining Available Balance for more information. If you do not have enough available balance in your Related Savings Account to cover an overdraft in your checking account, the funds in your Related Savings Account may not transfer to your checking account. It is possible for more than one (1) Overdraft Transfer to occur on a business day. If funds are transferred from your Related Savings Account to cover overdrafts in your checking account, the amount of the current Savings Overdraft Transfer Fee will be included in the first transfer amount, and the Savings Overdraft Transfer Fee shown in the "Miscellaneous Fees" on page 12 will be deducted from your checking account. Overdraft fees will not be assessed to your checking account if the overdraft is covered by an Overdraft Transfer.

A Preferred CreditLineSM is also available as an overdraft protection service and is subject to credit approval. You can only have **one (1)** service for overdraft protection, either Savings Overdraft Transfer or Preferred CreditLineSM (if approved), but not both.

- **Image Statements.** We do not return actual cancelled checks in account statements. You may, however, select our Image Statement service in which we will provide images of your paid checks with your monthly account statements. You can request

a copy of a check (images of the front and back) from us when you need it, or you may access the images of your checks if you enroll in Online Banking. There may be a charge for providing you with Image Statements or images of your cancelled checks. See the "Miscellaneous Fees" on page 12 for the cost of these services.

- **Acceptable Form of Check.** You may only use the preprinted check forms approved by us. Any check you write on an unacceptable form may be returned unpaid.
- **Postdated Checks.** You agree not to date a check later than the date that you write it. If a check is presented to us for payment before its date, we may pay it or return it unpaid. We will not be responsible if we pay it before the date on the check.
- **Stale Checks.** We may choose not to pay any check that we receive for payment six (6) months or more after the date of the check. We are not responsible to you or any third party if we choose to pay or refuse to pay such a check.
- **Signature.** It is your responsibility to monitor accounts with special conditions. It is possible that checks not meeting your special conditions may be paid. All special conditions are for your internal purposes or controls only and will not be binding on us. For example, but not limited to, we may pay checks that have only one (1) signature for accounts with multiple signature requirements or allow full online access to fewer than all authorized signers.
- **Dates and Special Instructions on Checks.** We may, without inquiry or liability, pay your checks even though: (a) special instructions written on the checks indicate that we should refuse payment (for example, but not limited to, "Void after 30 days," "Paid-in-Full," or "Void over \$100"); and/or (b) the check is not dated.
- **No Sight-Review of Drawer Signatures.** You agree that we do not fail to exercise ordinary care in paying an item solely because we do not perform a sight-review or perform a sight-review only for items above a threshold level, or on a sample basis, at our discretion. We reserve the right not to sight-review drawer signatures because we pay items on an automated basis.

41. JURISDICTION, VENUE AND SERVICE OF PROCESS

You irrevocably agree that all actions or proceedings relating to the Account shall be litigated in either state or Federal courts located within the City & County of Honolulu, State of Hawaii, and you: (a) waive any objection that you may have based on improper venue or forum non conveniens to the conduct of any proceeding in any such court; (b) waive personal service of any and all process upon it; (c) consent to all service of process upon you being made by certified mail or messenger directed to you at the address set forth in our records; and, (d) agree that service made as stated herein shall be deemed to be completed upon the earlier of actual receipt or five (5) days after the same shall have been posted to your address set forth in our records.

42. GOVERNING LAW

This Account shall be governed by Federal law applicable to ASB and, to the extent not preempted by Federal law, the laws of the State of Hawaii without regard to its conflicts of law provisions. However, if there ever is a question about whether any provision of these terms and conditions are valid or enforceable, the provision that is questioned will be governed by whichever state or Federal law would find the provision to be valid and enforceable.

43. SAFE CONDUCT

To maintain a safe and fit environment for all of our customers, employees, and community members, we do not tolerate any unsafe, violent, harassing, unsanitary or abusive behavior on ASB property or when interacting with any ASB employees. This includes physical, written, verbal, and visual conduct, threats of violence, intimidation, profanity, bodily fluids, or the possession of firearms, weapons, or replicas of weapons (other than those carried by law enforcement personnel and individuals approved by ASB). ASB prohibits unauthorized video or audio recording within its premises.

FUNDS AVAILABILITY POLICY

The following Funds Availability Policy applies to all of your checking, savings, or money market accounts with us and only in connection with checks drawn on U.S. financial institutions.

YOUR ABILITY TO WITHDRAW FUNDS FROM YOUR AMERICAN SAVINGS BANK ACCOUNT

Our policy is to make funds from your cash, and/or check deposits, incoming wire transfers and electronic deposits available to you on the day we receive your deposit. Once the funds are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written or other payments you have authorized and any applicable fees that you have incurred.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

You can make deposits to your account at a branch during business hours, by mail, or at one of our automated teller machines (ATM). If you use Mobile Check Deposit, see the separate agreement for terms and conditions.

If you make a deposit at one of our branches before the branch's closing time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the branch's closing time or on a day we are not open, we will treat that deposit as made on the next business day we are open.

If you make a deposit at an American Savings Bank ATM before 4:00 p.m. (HST) on a business day that we are open, we will consider that day to be the day of your deposit and your funds will be available to you. However, if you make a deposit after 4:00 p.m. (HST) on a business day or on a day we are not open, we will treat that deposit as made on the next business day we are open. We will generally make most check deposits available on the first business day after the day of your deposit.

Mail deposits are considered made on the day we actually receive them, if received on a business day. If mail deposits are not received on a business day, then they are considered received on the next business day. All deposits are subject to verification.

Although we have made funds from your deposits available to you, these items may still be in the process of collection, and may still be returned unpaid, causing the deposit to be reversed.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the third business day after the day of your deposit. However, a minimum of \$275 of your deposits, or a different amount required by law, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eighth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury Check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available no later than the ninth business day after the day of your deposit.

HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE

This Agreement applies to electronic fund transfers governed by the Electronic Fund Transfer Act, such as direct deposits, preauthorized transfers, automatic payments, and transactions where you authorize a payee to use information from your check to debit your account electronically.

If you have a debit card for your account, see the separate agreement for terms and conditions relating to the use of your card.

TRANSFER TYPES AND LIMITATIONS

The types of transfers that you can make that are governed by this Agreement include the following:

- You may authorize third parties to initiate electronic fund transfers between your account and the third party's account. These preauthorized transfers may occur once or may be recurring. The transfers may use the Automated Clearing House (ACH) or other payment networks.
- You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.
- There is no minimum transfer amount on funds transfers from your checking, savings, money market and line of credit accounts to your other accounts. There are no maximum dollar limits on transfers, subject to the availability of funds. There are no limits on the number of transactions you can initiate on checking accounts or your line of credit.

NON-BUSINESS PURPOSES ONLY

You agree not to use your account for business purposes and that such use would constitute a breach of this agreement.

OUR RIGHTS TO MAKE CHANGES TO THIS AGREEMENT

We may make changes to this Electronic Fund Transfer Agreement at our discretion. We will notify you in writing of any change at least 21 days in advance if the change will increase charges, increase your liability, or limit access to your account, unless immediate changes are necessary for security reasons.

BUSINESS DAYS

For purposes of these disclosures, our business days are Monday through Friday. Federal holidays are not included.

ATM TRANSACTIONS

When you use an ATM not owned by us, you may be charged a fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with governmental agency or court orders, or
- If you give us your written permission.

DOCUMENTATION OF TRANSFERS

You can usually get a receipt at the time you make any transfer to or from your account at an ATM or point of sale terminal. Some merchants may not provide receipts for small dollar point of sale transactions, but you may verify your transaction with us.

Preauthorized credits. If you have arranged to have preauthorized credits (such as direct deposits) made to your account at least once every 60 days from the same person or company, you can verify the deposit using online banking, mobile banking, phone banking, by calling (808) 627-6900 or toll-free at (800) 272-2566, visiting a branch, or by reviewing your statement.

Periodic statements. We will provide you an account statement for each monthly cycle in which an Electronic Fund Transfer occurs on your account. If there are no electronic fund transfers on your account, we will provide you a statement at least quarterly unless we consider your account inactive.

PREAUTHORIZED PAYMENTS

Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

- Call us at (808) 627-6900 or toll-free at (800) 272-2566 from 8:00 a.m. to 7:00 p.m. (HST), Monday through Friday, and from 9:00 a.m. to 3:00 p.m. (HST) on Saturday, Sunday and designated holidays (visit asbhawaii.com/observed-holidays for our holiday hours)
- Or write to us at: Attn: Disputes
American Savings Bank
P.O. Box 2300
Honolulu, Hawaii 96804-2300
- Or visit any of our branches

Your request must be received three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call. We will charge you the stop payment fee disclosed in the "Miscellaneous Fees" on page 12 for each stop payment order you give.

Notice of Varying Amounts. If these regular payments vary in amount, the person you are paying will tell you, 10 days before each payment, when it will be made and how much it will be.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account on time or in the correct amount, according to our agreement with you, we will be liable for your actual losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer will go over the credit limit on your overdraft line if you have one.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the machine or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you or by applicable law.

YOUR LIABILITY FOR UNAUTHORIZED ELECTRONIC FUND TRANSFERS

Tell us AT ONCE if you believe your card or access code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50 if someone used your card or access code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or access code, and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, access code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

WHERE TO REPORT AN UNAUTHORIZED TRANSFER

If you believe that someone has transferred money from your account without your permission, tell us at once.

- Call us at (808) 627-6900 or toll-free at (800) 272-2566 from 8:00 a.m. to 7:00 p.m. (HST), Monday through Friday, and from 9:00 a.m. to 3:00 p.m. (HST) on Saturday, Sunday and designated holidays (visit asbhawaii.com/observed-holidays for our holiday hours)
- Or write to us at: Attn: Disputes
American Savings Bank
P.O. Box 2300
Honolulu, Hawaii 96804-2300
- Or visit any of our branches

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call or write to us at the telephone number or address above as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. When reporting an error or requesting more information:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provide provisional credit to your account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation of your complaint. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you about the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

FEES FOR ELECTRONIC FUND TRANSFERS

You agree to pay all fees that apply to your account as shown in the Miscellaneous Fee schedule, including ATM fees.

PHONE BANKING AGREEMENT

SERVICES, TYPES OF TRANSFERS AND LIMITATIONS

Your Access ID and your Personal Identification Number (PIN) allow you to:

- Use speech or the phone keypad to conduct the activity described below.
- Inquire about your ASB deposit and loan account information, transaction activity and other information.
- Transfer funds between your ASB checking, savings, and money market accounts.
- Advance funds against your line of credit (limited to your maximum or available line of credit) for transfer to your other ASB accounts.
- Make loan[†] or line of credit payments from your ASB accounts. ([†]Mortgage Loans excluded)
- Place a stop payment on checks you write.
- Perform other self-service activities.

TRANSACTION LIMITATIONS – MINIMUM AMOUNTS

There is no minimum transfer amount on funds transfers from your checking, savings, money market and line of credit accounts to your other accounts. There are no maximum dollar limits on transfers, subject to the availability of funds. There are no limits on the number of transactions you can initiate on checking accounts or your line of credit.

ACCESS IDENTIFICATION NUMBER

A 10-digit identification number has been assigned so that you may access your accounts through the Phone Banking service.

PERSONAL IDENTIFICATION NUMBER (PIN)

You have selected a 4-digit PIN so that you may access your accounts through the Phone Banking service. You are personally responsible for the confidentiality of your PIN and all of your Phone Banking transactions. If you disclose your PIN to anyone, you understand that you have given that person access to your account(s) by way of any telephone and that you may be responsible for any subsequent transactions, subject to limitations provided by law. You must notify us immediately and may be required to send written confirmation should your PIN be disclosed to anyone other than a joint owner on your account. All transfer and withdrawal requests made by way of the Phone Banking service are binding on us only after we have verified that sufficient unencumbered funds are available to complete the transaction.

PHONE BANKING BUSINESS AND PROCESSING DAYS

Our business days are Monday through Friday, excluding federal holidays. The business day cut-off time is 10:00 p.m. Hawaii Standard Time (HST), after which transactions will reflect an effective date of the calendar day you initiated the transaction, but a posting date of the next business day. For example, transactions initiated by you each business day before 10:00 p.m. (HST) are processed with that calendar day's date. Transactions initiated after 10:00 p.m. (HST) will reflect a posting date (transaction date) of the next business day but will reflect the date of the calendar day on which you initiated the transaction as the effective date for purposes of dividend accrual and finance charge calculation. Similarly, transactions that you initiate on non-business days (Saturday, Sunday and federal holidays) are effective dated the date the transaction was initiated by you but will reflect a posting date of the next business day.

LOAN AND LINE OF CREDIT PAYMENTS, AVAILABILITY AND ADVANCES

When you make a payment, the system will update your account records, and when applicable, reflect an increase in the availability of credit. For line advances, refer to your account agreement for details.

STOP PAYMENTS VIA PHONE BANKING

You may use Phone Banking to place a stop payment on checks that you write against your checking account. The Phone Banking service cannot be used to place stop payments on checks written against any other types of ASB deposit or loan accounts. Stop payment orders will be accepted and placed using the check number only, regardless of the amount, payee or date recorded on the check. You are solely responsible for the accuracy of the check number you provide to us in order to identify the check for which you wish to place the stop payment. All stop payment orders are in effect for six (6) months from the date your stop payment is placed, unless otherwise cancelled or renewed by you. There is a fee to place a stop payment using the Phone Banking service. Please refer to the "Miscellaneous Fees" on page 12. By placing a stop payment order you agree to hold us harmless for the amount of the check(s) and for any and all liability, expenses and costs arising from our refusal to pay the check(s). You also agree not to hold us liable for any payment of the check(s) contrary to the stop payment order if payment occurs through inadvertence, oversight, accident, or otherwise, or if by reason of such payment, other items drawn by you are returned for insufficient funds.

TERMINATION OF PHONE BANKING

We may terminate your Phone Banking service (a) if you or any person authorized to use your ACCESS ID and PIN breach the terms of this Agreement; (b) if you terminate the service with us; (c) if you notify us to cancel your Phone Banking service; (d) if we have reason to believe that an unauthorized person has used or is about to use your ACCESS ID and PIN; (e) if, with or without cause, we notify you that your Phone Banking service has been or is about to be terminated. Termination of your Phone Banking service will not affect your rights and responsibilities or transactions initiated before termination of the Phone Banking service.

FEES

There is no fee or charge for using Phone Banking.

[illegible]

Personal Loans and Lines of Credit¹

Home Equity Line of Credit

A line of credit used for home renovation and other major expenses.

- Credit lines from \$10,000 to \$1 million²
- Secured by the equity in your home

Preferred CreditLineSM Overdraft Protection

A fixed rate line of credit to help protect against overdrafts.

- Credit lines from \$500 to \$15,000²
- Quick decisions on lines up to \$5,000

Personal Unsecured Loan

A fixed rate loan to help with immediate expenses or debt consolidation.

- Loans from \$2,500 to \$50,000²
- No collateral required

Savings Secured Loan

A low rate loan to help build your credit.

- Secured with your Statement Savings account

Clean Energy Loan

A step interest rate loan for a residential clean energy system.

- Loans from \$1,500 to \$70,000²



LOANS ^{1,2,3}	PERSONAL UNSECURED LOAN	SAVINGS SECURED LOAN	CLEAN ENERGY LOAN
Description	A fixed rate loan to solve big or small credit needs.	A fixed rate loan secured by a Statement Savings account.	A fixed rate loan to purchase or install eligible residential clean energy systems.
Key Features & Advantages	<ul style="list-style-type: none"> Loans from \$2,500 to \$50,000 No annual fee No collateral required Term of 48 months 	<ul style="list-style-type: none"> Loans from \$1,000 up to 90% of savings balance American Savings Bank Statement Savings account used as collateral Term of 60 months 	<ul style="list-style-type: none"> 12-month no payment period, 6-month interest only period, followed by a 102-month principal and interest payment period. Select from our list of participating contractors No closing costs No collateral required
Uses	A simple and easy way to pay for planned or unplanned expenses.	A useful way to establish loan payment history and build credit using your savings account as collateral.	A smart way to pay for your home's solar water heater, Photovoltaic (PV) system, PV Solar Water Heater, Solar Air Conditioning (A/C), or Batter Backup/Storage.
Available to Those Covered by the Military Lending Act	Yes	Yes	Yes

LINE OF CREDIT ^{1,2,3}	HOME EQUITY LINE OF CREDIT	PREFERRED CREDITLINE SM OVERDRAFT PROTECTION
Description	A line of credit with higher limits secured by the equity in your home.	An overdraft line of credit linked to your American Savings Bank personal checking account.
Key Features & Advantages	<ul style="list-style-type: none"> Credit lines from \$10,000 to \$1 million Access line of credit by checks or Online Banking No interest accrued until line is used 10-year draw and 20-year repayment period 	<ul style="list-style-type: none"> Credit lines from \$500 to \$15,000 Quick decisions on loans up to \$5,000 All owners of the American Savings Bank personal checking account must apply Fixed interest rate No interest accrued until line is used No collateral required
Uses	Finance major expenses such as home renovations, college tuition and long-term medical expenses.	Overdraft protection for your checking account.
Available to Those Covered by the Military Lending Act	Yes	No

¹ Subject to applicable laws, we may add or change products, features, terms and conditions from time to time.

² Subject to application, credit qualification, underwriting and credit policy of American Savings Bank.

³ Visit ashhawaii.com/loan-fee-schedule for the current annual fee for this account.



Residential Mortgages

We Can Help You Realize Your Dream of Homeownership

- Wide array of loan products, programs and promotions to meet your needs
- Competitive interest rates
- Local processing and underwriting that can deliver on-time approval for purchase transactions
- Local servicing of our portfolio loans
- Access to mainland and local lenders for other financing solutions
- Residential loan officers with local market knowledge
- Over 90 years of banking history
- Find a loan officer at www.asbhawaii.com/personal/mortgage-loan-officers

Get Pre-Qualified

Knowing how much you can afford in terms of monthly mortgage payments and home purchase price will help you and your Realtor find your dream home or investment property.

Consult with an American Savings Bank Residential Loan Officer for a free pre-qualification analysis which will be helpful in your negotiation for a property. Or, take advantage of our analysis to help decide whether refinancing is right for you. Get pre-qualified at www.asbhawaii.com/personal/home-loans

Fixed Rate & Adjustable Rate Mortgages

A Fixed Rate Mortgage (FRM) means a fixed interest rate with fixed monthly payments during the term of the loan. An FRM is ideal for borrowers on a fixed monthly income. An Adjustable Rate Mortgage (ARM) features a variable interest rate. The interest rate and monthly payments remain the same for an initial period then adjust annually. An ARM is ideal for borrowers who are investing in property or do not plan to live in the property long term, or for borrowers who anticipate rising incomes and can manage payment changes.

Solutions for First Time Home Buyers

We offer a number of loan products and programs to help first time home buyers realize their dreams of homeownership:

- This is HOME
- Fannie Mae HomeReady®
- Freddie Mac Home Possible®
- Government Loans
- Combined First & Second Mortgage

Financing for New Condos/Projects

American Savings Bank is a preferred lender on many of Hawaii's new developments and condo projects. Purchasing in a new development or condo where the construction completion is several months away has its challenges. We're with you every step of the way to help you reach your homeownership goal.

Go to www.asbhawaii.com/personal/home-loans/condo-projects to learn more and for a list of projects.

What is a HELOC?

A home equity line of credit (HELOC) is a line of credit secured by the available equity of your home (the value of your home less the amount you owe on it). Unlike a second mortgage that provides you with a one-time lump sum payment, a HELOC works more like a credit card, giving you the flexibility to use the available credit in the account any time within its draw period.

A HELOC can have a variable interest rate that fluctuates over the life of the line. Payments will vary depending on the interest rate and how much credit you have used. If you require additional cash over time, a HELOC may be a good option to consider.



Document Checklist For Mortgage Applications

Income Documents:

- Most current two (2) consecutive pay stubs
- Most recent award statements for other income (i.e., Social Security, pension, disability benefits, etc.)
- W-2s and all pages of your personal federal income tax returns for the most recent two (2) years

Asset Documents:

- Bank account statements (including written explanations of large deposit transactions) for the most recent two (2) months
- Investment statements (401(k), IRA, stocks & bonds, etc.) for the most recent two (2) months

Additional Documents: (If applicable)

- Homeowners and hurricane insurance (declaration page)
- Long form Trust Document (if property is held or will be held in a trust)

- Current mortgage statement showing a breakdown of principal, interest, taxes, and insurance
- Current Home Owners Association (HOA) fee statement for each property owned
- Current property tax statement for each property owned
- Current rental agreement(s) for each investment property owned
- Documentation of other income (i.e., alimony, child support, etc.)

LOANS ¹	CONFORMING LOAN	PORTFOLIO LOAN	JUMBO LOAN	CONSTRUCTION/ VACANT LOT LOAN	GOVERNMENT LOAN	SIMULTANEOUS HOME EQUITY LINE OF CREDIT
Description	Borrower, property, and borrowing situations meet the guidelines of Fannie Mae and/or Freddie Mac	Unique borrower, property and borrowing situations, such as loans to condotel/resort condos or occupancy concentration in a condo; special programs such as loans to foreign nationals also available	For loan amounts greater than the maximum conforming loan limit in Hawaii (contact an ASB loan officer for the current loan limit)	Financing for the purchase of land or to build your dream home	U.S. Department of Veteran Affairs (VA) loan, U.S. Department of Agriculture (USDA)/Rural Development loan or Federal Housing Administration (FHA) loan	Line of credit secured by the equity in the property and used simultaneously with the mortgage loan to help with the financing/refinancing of that property; access to line of credit by checks or Online Banking
Uses ²	<ul style="list-style-type: none"> • Home Purchase • First Time Home Buyer • Mortgage Refinance (Rate/Term Refinance, Cashout, Fee Purchase) 	<ul style="list-style-type: none"> • Home Purchase • First Time Home Buyer • Mortgage Refinance (Rate/Term Refinance, Cashout, Fee Purchase) 	<ul style="list-style-type: none"> • Home Purchase • First Time Home Buyer • Mortgage Refinance (Rate/Term Refinance, Cashout, Fee Purchase) 	<ul style="list-style-type: none"> • Building a New Home • Property Additions and Renovations • Land and Construction Purchase • Vacant Land Purchase 	<ul style="list-style-type: none"> • Home Purchase • First Time Home Buyer • Mortgage Refinance 	<ul style="list-style-type: none"> • Supplement to the mortgage down payment for home purchase or refinance • Home improvement or other personal expenses
Borrower ³	<ul style="list-style-type: none"> • Owner/Occupant • Second Home/Investor 	<ul style="list-style-type: none"> • Owner/Occupant • Second Home/Investor • Corporation, Partnership or LLC 	<ul style="list-style-type: none"> • Owner/Occupant • Second Home/Investor • Corporation, Partnership or LLC 	<ul style="list-style-type: none"> • Owner/Occupant • Second Home 	<ul style="list-style-type: none"> • Eligible veterans for VA loans • Eligible properties for USDA loans • Owner/Occupant 	<ul style="list-style-type: none"> • Owner/Occupant • Second Home
Loan Types	<ul style="list-style-type: none"> • Fixed Rate Mortgage • Adjustable Rate Mortgage 	<ul style="list-style-type: none"> • Fixed Rate Mortgage • Adjustable Rate Mortgage 	<ul style="list-style-type: none"> • Fixed Rate Mortgage • Adjustable Rate Mortgage 	<ul style="list-style-type: none"> • Construction Loan: Fixed rate monthly interest-only payments during construction followed by permanent Fixed Rate Mortgage • Vacant Lot Loan: Balloon Mortgage with fixed rate monthly interest-only payments⁴ 	<ul style="list-style-type: none"> • Fixed Rate Mortgage 	<ul style="list-style-type: none"> • Draw period with monthly interest-only payments at a variable rate followed by a repayment period featuring monthly fixed principal plus accrued interest at a monthly variable rate
Loan Amount ⁵	Up to the maximum conforming loan limit in Hawaii (contact an ASB loan officer for the current loan limit)	Up to the maximum conforming loan limit in Hawaii (contact an ASB loan officer for the current loan limit)	Up to \$2,000,000	Up to \$1,500,000 or more, depending on loan program	Varies – depends on loan program; VA jumbo loans also available	Up to \$500,000 (line of credit not to exceed First Mortgage loan amount)

¹ Loan products and programs are subject to change or cancellation at any time. Borrowers and/or subject property are subject to eligibility requirements; borrowers are subject to loan qualification, underwriting and credit policy of American Savings Bank (ASB). HomeReady® is a registered trademark of Fannie Mae and Home Possible® is a registered trademark of Freddie Mac. Loan programs are offered through ASB.

² Eligible loan purpose depends on loan program.

³ Underwriting guidelines will vary from owner/occupant, second home or investor.

⁴ A Balloon Mortgage loan features interest-only payments and does not amortize over the term of the loan, thus leaving an outstanding balance due at maturity (the original loan amount plus accrued interest).

⁵ Maximum loan amount depends on loan program.

Business Checking Accounts

Biz Essentials CheckingSM

The checking account for small businesses with the convenience of online and mobile banking services.

- Monthly service fee waived when enrolled in Online Banking and eStatements
- No monthly fee for Online Banking* and Online Bill Pay

Biz Plus CheckingSM

The convenience of Biz Essentials Checking plus valuable discounts for the banking you already do with us.

- Monthly service fee waived when minimum balance requirement met (see details on interior chart)
- No paper image statement fee
- Exclusive fee discounts for business loans and lines of credit¹⁰

Biz Deluxe CheckingSM

All the benefits of Biz Plus Checking plus greater discounts on services and more.

- Wire transfer fee discounts
- Preferred rates on time deposits (terms of 30 days or more)
- No Savings Overdraft Transfer fee⁹

Take Your Business With You



All Business Checking accounts come with an optional American Savings Bank business Visa[®] Debit card. It provides you with convenient access to your business checking account wherever and whenever you need it.

- **Purchase convenience** – access your checking account to pay business expenses without the hassle of writing checks or carrying cash
- **Rewards for business owners** – exclusive programs such as Visa SavingsEdge[®] provide discounts on business related travel, dining, entertainment and more at participating merchants
- **Protection for your business** – set limits on ATM deposits, withdrawals, business purchases, and balance inquiries for each employee debit card





How May We Help You?

At American Savings Bank, it's all about making banking easier for you:

- Stop by any of our conveniently located branches
- Call us at (808) 627-6900 or toll-free at (800) 272-2566
- Visit us online at asbhawaii.com/business
- Scan the QR code below



Business solutions include:

-  Business Checking and Savings
-  Business Loans and Lines of Credit
-  Cash Management Services
-  Card Processing

CHECKING ¹	BIZ ESSENTIALS CHECKING ^{5M}	BIZ PLUS CHECKING ^{5M}	BIZ DELUXE CHECKING ^{5M}
Minimum Opening Deposit	\$100	\$100	\$100
Monthly Service Fee ² [†] Deposit balances include business checking, savings, money market, and CD balances. ^{††} Loan balances include business loans and lines of credit, except credit card balances.	\$5 per month Otherwise, waived if enrolled in Online Banking and eStatements	\$15 per month Otherwise, waived if \$10,000 in combined business monthly average deposit [†] and/or outstanding business loan ^{††} balances	\$25 per month Otherwise, waived if \$50,000 in combined business monthly average deposit [†] and/or outstanding business loan ^{††} balances
ONLINE BANKING			
Monthly Fee* *Optional services you select may incur fees.	None	None	None
Bill Pay Service Fee	None	None	None
ACH ³ and Wire Transfer Services ^{4, 8}	Available	Available	Available
ADDITIONAL SERVICES			
Visa [®] Business Debit Card	Available	Available	Available
Discount on Business Check Order	None	\$50 off business checks annually	\$50 off business checks annually
Image of Deposit Items Fee	\$5 per month ⁵	None	None
Monthly Transaction Fee (checks processed and/or deposited) ⁶	First 50 transactions, no charge; \$0.50 per transaction thereafter	First 100 transactions, no charge; \$0.25 per transaction thereafter	First 200 transactions, no charge; \$0.25 per transaction thereafter
Biz Statement Savings ^{5M} Account Monthly Service Fee	Fee Charged ⁷	Fee Waived	Fee Waived
Domestic and International Outgoing Wire Transfer Services ⁷	Available	Available	Available
Card Processing ³ Discounts	None	None	Discount Available
OVERDRAFT SOLUTIONS			
Savings Overdraft Transfer Fees ⁹	\$10 per day	\$5 per day	Fee Waived
PREFERRED RATES & LOAN DISCOUNTS			
Business PowerLine ^{5M} Application/Annual Fee Discount ¹⁰	None	Discount Available	Discount Available
Business Term Loan Application Fee Discount ¹⁰	None	Discount Available	Discount Available
CDs (terms of 30 days or more)	Preferred Rates Not Available	Preferred Rates Not Available	Preferred Rates Available

¹Subject to applicable laws, we may add or change products, features, terms and conditions from time to time. ²We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days. ³Subject to credit approval. ⁴Additional fees may apply. ⁵This fee will not be assessed if you enroll in Online Banking and sign up for eStatements. ⁶Transactions include checks processed and/or checks deposited (excluding certain electronic debits such as preauthorized debits and credits, ATM and point-of-sale transactions). ⁷See the Business Deposit Terms and Conditions book for fee charged. ⁸For Online Banking wire transfer fees, contact Cash Management at (808) 539-7894 or toll-free at (800) 272-2566 (option 0 then option 3) ext. 7894. ⁹For Savings Overdraft Transfer, a Biz Statement Savings or Biz Tiered Savings account is required to participate in this service. ¹⁰Subject to application and credit approval.

Business Savings Accounts

Biz Statement SavingsSM

Lower balance requirement makes it easy to earn interest and avoid monthly service fees.

- Earn interest with a minimum daily balance of \$100
- No monthly service fee with \$300 minimum daily balance

Biz Tiered SavingsSM

Earn a higher interest rate for your higher balances while avoiding monthly service fees.

- Tiered balance levels earn higher interest rates
- No monthly service fee with \$500 monthly average balance

Biz Money MarketSM

Higher interest rates plus the convenience of writing a check to access your funds.

- Earn higher interest rates with higher balances
- No monthly service fee with \$1,000 minimum daily balance or \$2,500 monthly average balance

Biz Certificate of DepositSM

A wide range of fixed interest rates and terms to help you get the most out of your idle business dollars.

- Earn higher returns than typical savings accounts
- Fixed terms from 30 days to 10 years

Business Solutions

Our experienced and knowledgeable Business Banking team is here to help with your business needs:



Business Checking and Savings



Business Loans and Lines of Credit



Business Credit Cards



Card Processing



Cash Management Services



SAVINGS ¹	BIZ STATEMENT SAVINGS SM	BIZ TIERED SAVINGS SM	BIZ MONEY MARKET SM
Minimum Opening Deposit	\$100	\$100	\$1,000
Minimum Balance to Earn Interest	\$100 daily balance	NONE	NONE
Minimum Balance to Avoid Monthly Service Fee	\$300 daily balance	\$500 monthly average balance	\$1,000 daily balance (or \$2,500 monthly average balance)
Monthly Service Fee	None with minimum balance, otherwise \$4.50	None with minimum balance, otherwise \$5	None with minimum balance, otherwise \$10

CERTIFICATE OF DEPOSIT (CD) ²	BIZ CD SM
Minimum Opening Deposit	\$1,000
Account Features	<ul style="list-style-type: none"> • Higher returns than typical savings accounts • Wide range of fixed terms – from 30 days to 10 years • No early withdrawal penalty when funds remain in account for the CD term

1 Subject to applicable laws, we may add or change products, features, terms and conditions from time to time.
2 A penalty may be imposed for early withdrawal. Fees could reduce earnings on the account. Ask a banker for other fees that may impact this account.

Business Deposit Account Terms and Conditions



Effective February 1, 2025

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IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., beneficial owners) helps law enforcement investigate and prosecute these crimes.

What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information, such as your social security number, employer identification number or other government issued identification number, which will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

We are required to have an understanding of the nature and purpose of funds processed through our accounts for all customers, including the source of funds and how funds may be used. We may ask our customers for supporting documentation for large dollar transactions as part of our due diligence process to help us to have an understanding of the nature and purpose of transactions processed through our accounts.

INTRODUCTION

This document contains important information about your account(s) and contains specific terms, conditions, fees and rules that govern your account(s). It is divided into four sections: 1) Business Deposit Account Disclosures and Fees; 2) Business Deposit Account Rules; 3) Funds Availability Policy; and 4) Phone Banking Agreement (collectively, "terms and conditions").

We may add new terms and conditions or change these terms and conditions from time to time, and we will generally give you advance notice of adverse changes. We may not give you advance notice of a change if notice is not required by law, it involves the security of your account or any of our systems that support your account, or when we are improving account features, such as lowering fees or raising the interest rate(s). When we make a change, the then-current version of the terms and conditions supersedes prior versions. By continuing to use your account or keeping your account open, you are deemed to accept and agree to any changes in the terms and conditions. These terms and conditions apply to the various checking, savings, money market and certificate of deposit accounts, or other types of deposit accounts we currently offer, have offered in the past and continue to maintain, or may offer in the future. The headings in these rules are for convenience only and are not part of the terms and conditions.

In this document, the terms "ASB," "we," "us," and "our" refer to American Savings Bank, F.S.B. The terms "you" and "your" refer to each and every Account owner. "Account" means the checking, savings, money market, or certificate of deposit account, or other types of deposit accounts we offer, have offered, or may offer in the future that you open with us. "Fee Schedule" refers to the Business Deposit Account Disclosures and Fees, the Analyzed Account Fee Schedule, or the Certificate of Time Deposit Document, as applicable.

Your deposit accounts with us are insured to the regulatory limits by the Federal Deposit Insurance Corporation (FDIC). For further information regarding insurance of accounts, you may call the FDIC's Contact Center toll-free at (877) 275-3342, or visit its FDIC Information and Support Center webpage at www.fdic.gov.

Please read this document and keep it for future reference.

BUSINESS DEPOSIT ACCOUNT DISCLOSURES AND FEES

BUSINESS CHECKING ACCOUNTS

BIZ ESSENTIALS CHECKINGSM

Minimum Requirements

- Minimum Opening Deposit.....\$100

Rate Information

This account does not earn interest.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee\$5 per month
§ No charge if enrolled in Online Banking and eStatements.
- Image of Deposit Items Fee\$5 per month
§ No charge if enrolled in Online Banking and eStatements.
- Transaction* Fee:
0-50 transactions per month FREE
More than 50 transactions..... \$0.50 each
* Transactions include checks processed and/or checks deposited (excluding certain electronic debits such as preauthorized debits and credits, ATM and point-of-sale transactions).
- See "Miscellaneous Fees" on page 9 for other fees that may apply to this checking account.

BIZ PLUS CHECKINGSM

Minimum Requirements

- Minimum Opening Deposit.....\$100
- Minimum Balance Requirements for No Monthly Service Fee†:
Combined Business Monthly Average Deposit†† Balance and Outstanding Loan** Balance\$10,000
† We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.
†† Deposit balances include business checking, savings, money market, and CD balances.
** Loan balances include business loans and lines of credit, except credit card balances.

Rate Information

This account does not earn interest.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee if Minimum Balance Requirements are not met\$15 per month
The Monthly Service Fee will be imposed each month in which the monthly average deposit balance(s) plus the outstanding loan balance(s) combined are below \$10,000 during the statement period.
The monthly average deposit balance is calculated by adding the ending balance in the account each day of the statement period and dividing that figure by the number of days in the statement period.
- Transaction* Fee:
0-100 transactions per month FREE
More than 100 transactions..... \$0.25 each
* Transactions include checks processed and/or checks deposited (excluding certain electronic debits such as preauthorized debits and credits, ATM and point-of-sale transactions).
- See "Miscellaneous Fees" on page 9 for other fees that may apply to this checking account.

Service/Product Discounts and Benefits

The following discounts/benefits are available for the Biz Plus Checking account. If you convert to another checking product or close your account, you will no longer receive these discounts/benefits, and will be charged the applicable fee(s) associated with the service/product. Bank reserves the right to modify or discontinue the discounts/benefits at any time (including by limiting or discontinuing certain features of the discounts/benefits), temporarily or permanently, without notice to customer. Bank will have no liability for any change to the discounts/benefits or any suspension or termination of customer's access to or use the discounts/benefits.

- Paper Image Statement Fee Waived

- Savings Overdraft Transfer Fee \$5 assessed per day to checking account when a transfer is made from a Biz Statement Savings or Biz Tiered Savings account.
- Biz Statement SavingsSM Account Monthly Service Fee Waived
- \$50 annual discount on business check orders.

Loans and lines of credit are subject to application, credit qualification, underwriting and credit policy of American Savings Bank. Certain fees may be discounted or waived. The Biz Plus Checking Account must be set up by loan approval/loan signing for the discount or fee waiver to be applicable. For details, please refer to your loan documents or disclosures.

BIZ DELUXE CHECKINGSM

Minimum Requirements

- Minimum Opening Deposit..... \$100
- Minimum Balance Requirements for No Monthly Service Fee[†]:
 Combined Business Monthly Average Deposit^{††} Balance and Outstanding Loan^{**} Balance \$50,000
[†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.
^{††} Deposit balances include business checking, savings, money market and CD balances.
^{**} Loan balances include business loans and lines of credit, except credit card balances.

Rate Information

This account does not earn interest.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee if Minimum Balance Requirements are not met \$25 per month
 The Monthly Service Fee will be imposed each month in which the monthly average deposit balance(s) plus the outstanding loan balance(s) combined are below \$50,000 during the statement period.
 The monthly average deposit balance is calculated by adding the ending balance in the account each day of the statement period and dividing that figure by the number of days in the statement period.
- Transaction* Fee:
 0-200 transactions per month FREE
 More than 200 transactions..... \$0.25 each
^{*} Transactions include checks processed and/or checks deposited (excluding certain electronic debits such as preauthorized debits and credits, ATM and point-of-sale transactions).
- See "Miscellaneous Fees" on page 9 for other fees that may apply to this checking account.

Service/Product Discounts and Benefits

The following discounts/benefits are available for the Biz Deluxe Checking account. If you convert to another checking product or close your account, you will no longer receive these discounts/benefits, and will be charged the applicable fee(s) associated with the service/product. Bank reserves the right to modify or discontinue the discounts/benefits at any time (including by limiting or discontinuing certain features of the discounts/benefits), temporarily or permanently, without notice to customer. Bank will have no liability for any change to the discounts/benefits or any suspension or termination of customer's access to or use the discounts/benefits.

- Image of Deposit Items Fee Waived
- Savings Overdraft Transfer Fee Waived
 when a transfer is made from a Biz Statement Savings or Biz Tiered Savings account.
- Biz Statement SavingsSM Account Monthly Service Fee Waived
- Outgoing Wire Transfer Fee will be discounted to:
 – Domestic \$45 per wire transfer
 – International \$55 per wire transfer
- \$50 annual discount on business check orders.
- Preferred rate on promotional or regular Biz CDs.

Loans and lines of credit are subject to application, credit qualification, underwriting and credit policy of American Savings Bank. Certain fees may be discounted or waived. The Biz Deluxe Checking Account must be set up by loan approval/loan signing for the discount or fee waiver to be applicable. For details, please refer to your loan documents or disclosures.

INTEREST ON LAWYERS TRUST ACCOUNT (IOLTA)

Eligibility Requirements

Attorneys may establish client trust accounts as required by law for the purpose of receiving and disbursing client funds that are nominal in amount or on deposit for a short time. The interest earned on the IOLTA checking account is paid to the Hawaii Justice Foundation. If you want to open an IOLTA checking account, you must advise us of your intention and the account title on the signature card must indicate such. Otherwise, we will assume that it is not an IOLTA checking account. If your account is an IOLTA checking account, you agree that this relationship is solely between you and us. Although we will pay the interest earned on your IOLTA checking account to the Hawaii Justice Foundation, it does not have any right, title or interest in your IOLTA checking account and it may not enforce any rights you may have under this agreement, including but not limited to the payment of interest.

Minimum Requirements

- Minimum Opening Deposit..... \$100
- Minimum Balance for No Monthly Service Fee[†]..... None

[†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

Rate Information

At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed before interest is credited, the accrued interest will not be paid. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee None
- See "Miscellaneous Fees" on page 9 for other fees that may apply to this checking account.

Transaction Limits

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

BUSINESS SAVINGS ACCOUNTS

BIZ STATEMENT SAVINGSSM

Minimum Requirements

- Minimum Opening Deposit..... \$100
- Minimum Daily Balance for No Monthly Service Fee[†]..... \$300
- Minimum Daily Balance to Earn Interest..... \$100

[†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

Rate Information

At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, the accrued interest will not be paid. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

If you have a checking account with us, you may use this account as part of our Savings Overdraft Transfer overdraft protection service. See the "Business Deposit Account Rules", section 41, for more information on our Savings Overdraft Transfer overdraft protection service.

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Periodic Statement

A monthly statement will be provided if your account is part of a combined statement. Otherwise, a quarterly statement will be provided.

Fees

- Monthly Service Fee if Balance Falls Below the Minimum Daily Balance.....\$4.50 per month
The Monthly Service Fee will be imposed each month in which the daily balance in your account falls below \$300.
- See “Miscellaneous Fees” on page 9 for other fees that may apply to this savings account.

BIZ TIERED SAVINGSSM

Minimum Requirements

- Minimum Opening Deposit.....\$100
- Minimum Monthly Average Balance for No Monthly Service Fee[†]\$500
† We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.
- Minimum Daily Balance to Earn Interest..... None

Rate Information

At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, the accrued interest will not be paid. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

If you have a checking account with us, you may use this account as part of our Savings Overdraft Transfer overdraft protection service. See the “Business Deposit Account Rules”, section 41, for more information on our Savings Overdraft Transfer overdraft protection service.

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Periodic Statement

A monthly statement will be provided if your account is part of a combined statement. Otherwise, a quarterly statement will be provided.

Fees

- Monthly Service Fee if Balance Falls Below the Minimum Monthly Average Balance.....\$5 per month
The Monthly Service Fee will be imposed each month in which the monthly average balance in your account falls below \$500.
The monthly average deposit balance is calculated by adding the ending balance in the account each day of the statement period and dividing that figure by the number of days in the statement period.
- See “Miscellaneous Fees” on page 9 for other fees that may apply to this savings account.

BIZ MONEY MARKETSM

Minimum Requirements

- Minimum Opening Deposit.....\$1,000
- Minimum Balance for No Monthly Service Fee[†]\$1,000 daily balance or \$2,500 monthly average balance
† We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

Rate Information

At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, the accrued interest will not be paid. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Acceptable Form of Check

You may only use the preprinted check forms approved by us for this account. Any check you write on an unacceptable form may be returned unpaid.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee if Balance Falls Below the Minimum Balance.....\$10 per month
- The Monthly Service Fee will be imposed each month in which **both** the daily balance in your account falls below \$1,000 and the monthly average balance in your account is below \$2,500. The monthly fee will not be charged if you meet either the daily balance or monthly average balance requirement.
- The monthly average deposit balance is calculated by adding the ending balance in the account each day of the statement period and dividing that figure by the number of days in the statement period.
- See “Miscellaneous Fees” on page 9 for other fees that may apply to this savings account.

PROPERTY MONEY MARKET ACCOUNTSM (PMMA)

Eligibility Requirements

Entities qualified to open the PMMA are as follows:

- Association of Apartment Owners (AOAO) - an entity registered with the Department of Commerce and Consumer Affairs of the State of Hawaii.
- Title/Escrow Companies - a corporation licensed under HRS Chapter 449 with the Commissioner of Financial Institutions of the State of Hawaii.
- Property Management Companies - a person or an entity licensed with the Hawaii Real Estate Commission.

Minimum Requirements

- Minimum Opening Deposit..... \$1,000
 - Minimum Balance for No Monthly Service Fee[†]..... None
- [†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

Rate Information

At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, we will pay interest up to the day before you close your account. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Acceptable Form of Check

You may only use the preprinted check forms approved by us for this account. Any check you write on an unacceptable form may be returned unpaid.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee None
- See “Miscellaneous Fees” on page 9 for other fees that may apply to this savings account.

ESCROW MONEY MARKET ACCOUNTSM (EMMA)

Eligibility Requirements

Entities qualified to open the EMMA are Title/Escrow Companies as agents of, or on behalf of their customers.

Minimum Requirements

- Minimum Opening Deposit..... \$1,000
 - Minimum Balance for No Monthly Service Fee[†]..... None
- [†] We reserve the right to close an account that has a zero balance for 30 or more consecutive calendar days.

Rate Information

At our discretion, we may change the interest rate on your account at any time.

Interest is compounded daily and credited to your account monthly. If your account is closed or is transferred to a non-interest bearing account before interest is credited, we will pay interest up to the day before you close your account. If the interest amount calculated for the monthly cycle is less than half a cent, interest will not be paid, and the accrual will not carryover to the next month.

Deposits made on a business day will begin to accrue interest on the day of your deposit. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.

Transaction Limits

We reserve the right to require you to give us seven (7) days advance notice if you plan to withdraw funds from your account.

Acceptable Form of Check

You may only use the preprinted check forms approved by us for this account. Any check you write on an unacceptable form may be returned unpaid.

Periodic Statement

A monthly statement will be provided.

Fees

- Monthly Service Fee None
- See “Miscellaneous Fees” on page 9 for other fees that may apply to this savings account.

CERTIFICATE OF DEPOSIT (CD) ACCOUNTS

You will receive a Certificate of Time Deposit Account notice containing the specific terms of your new CD, including certificate issue date, maturity date, etc. Your account is not opened until you receive the certificate issue date from us and the account has been funded

Minimum Requirements

- Minimum Opening Deposit.....\$1,000

Rate Information

The applicable interest rate is shown in the separate Customer APY and Interest Rate Sheet (“Rate Sheet”) and will be set forth in the separate Certificate of Deposit Document. Interest will accrue as of the certificate’s issue date. You will be paid this interest rate until the maturity date of the CD. Your deposit must remain in the account for the length of the CD term to obtain the APY. A withdrawal prior to maturity will reduce earnings.

Interest for your account will be compounded daily and paid at your request monthly, quarterly, annually, or at maturity. Interest payment for CD terms longer than 12 months will be paid at your request either monthly, quarterly or annually. Interest will be paid, at your request, either by transfer to an American Savings Bank checking, savings or money market account or added to the principal of this CD.

Grace Period

You will have 10 calendar days after the maturity date (“Grace Period”) to withdraw your funds without being charged an early withdrawal penalty. During the Grace Period, deposits made on a business day will begin to accrue interest on that day. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day.

We use the daily balance method to calculate the interest on your account, which applies a daily periodic rate to the principal in the account each day.

Transaction Limits

You may not make deposits to or withdrawals from the account until the maturity date. You must maintain the minimum deposit every day during the term of your CD to obtain the disclosed annual percentage yield.

An uncollected funds hold may be placed on any check drawn on another financial institution that we accept as a deposit to open a new account, add to an existing account (if deposits are permitted during the term of the account) or at maturity to an existing account. Until the hold has been released, the funds cannot be withdrawn. Once any hold has been released, the funds will be available for withdrawal, but an early withdrawal penalty may be imposed (see Early Withdrawal Penalty section below). Depending on the term of your account, the hold may be in effect for the entire term of the account. In such case, no withdrawals may be made, even with the imposition of an early withdrawal penalty.

Renewals

Your account will automatically renew at maturity. We will send you a maturity notice prior to maturity, and you will have 10 calendar days after the maturity date (“Grace Period”) to withdraw your funds without being charged an early withdrawal penalty. During the Grace Period, if you decide to keep your CD, you can make additional deposits to your CD. Deposits made on a business day will begin to accrue interest on that day. Deposits made on a Saturday, Sunday, bank holiday, or after specified cutoff times will begin to accrue interest on the next business day. The renewed account will be for the same term as the original term, at the interest rate and APY in effect on your maturity date. Any promotional interest rates in effect on the maturity date for the term of your account will not automatically apply to your renewed account. Contact us during the Grace Period to change the interest rate or term of your renewed account. Interest on the renewed deposit will be paid in the same manner as you previously requested. After the Grace Period expires, your renewed

account will be subject to a penalty for early withdrawal until it matures once again. If you change the terms of your renewed account during the Grace Period (such as selecting a new term or promotional interest rate), the new maturity date will be based on the date on which the changes are made.

Early Withdrawal Penalty

If you withdraw any principal before the maturity date, a penalty, as specified below, may be imposed. The penalty amount, or any portion thereof, will be deducted from the amount withdrawn. The penalty will not be imposed if the withdrawal is due to the death or legal incompetence of the sole proprietor. Early withdrawal penalties are as follows:

Account Term	Penalty
30 to 89 days	1 month of simple interest on the amount withdrawn, whether or not that much interest has been earned.
90 days to 12 months	3 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
13 to 35 months	8 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.
36 to 120 months	11 months of simple interest on the amount withdrawn, whether or not that much interest has been earned.

Fees

- See “Miscellaneous Fees” on page 9 for other fees that may apply to this CD account.

MISCELLANEOUS FEES

ATM FEES

- ATM Transaction Fees (refer to the Business Visa® Debit Card Agreement for more information on the use of your card):
Transactions at American Savings Bank ATMs
 - Deposits.....None
 - WithdrawalsNone
 - Balance InquiriesNone
 - Transfers.....None
- Transactions at any other ATM¹
 - Withdrawals within the U.S.\$3 per withdrawal
 - Withdrawals outside the U.S.....\$5 per withdrawal
plus, Visa® ISA² fee
 - Balance Inquiries\$1 per inquiry
 - Transfers.....\$1 per transfer

OVERDRAFT FEES

- Overdraft Fee³\$30 per item
You will not be charged for more than four (4) Overdraft fees in any one day.
- Savings Overdraft Transfer Fee\$10 assessed per day to checking account when a transfer is made from a Biz Statement Savings or Biz Tiered Savings account.
- Returned Item Fee⁴\$30 per item

WIRE TRANSFER FEES

- Incoming Wire Transfer Fee\$13 per wire transfer
- Outgoing Wire Transfer Fee
 - Domestic or International Fee
 - Wires less than \$5,000.....\$45 per wire transfer
 - Wires \$5,000 or more.....\$75 per wire transfer
 - Outgoing Wire Transfer Tracer Fee⁷\$35 per tracer
 - Outgoing Wire Transfer Amendment Fee⁷\$35 per occurrence
 - Outgoing Wire Transfer Cancellation Fee⁷\$35 per occurrence
- Third-Party Wire Transfer FeesAdditional fees may be charged by third parties. Such fees will be deducted from the wire amount.

ADDITIONAL RELATED SERVICE FEES

- Abandoned Account Handling Fee\$55
- Account Closed Within 180 Days of Opening for Biz Plus and Biz Deluxe Checking\$75
- Account Closed Within 180 Days of Opening for all other accounts (excluding PMMA and EMMA)\$40
- ACH Block:
 - One Time Account Set-up Fee\$25 per account
 - Monthly Account Maintenance Fee\$25 per account
 - Filter Charge\$1 per filter
- Cashier's Check\$12 each
- Collection Fees
 - Outgoing Collection Fee
 - Foreign.....\$100 per item
 - Incoming Collection Fee
 - Domestic.....\$25 per item

ADDITIONAL RELATED SERVICE FEES (CONT'D)

- Copies of Checks and Deposit Slips:
 - 1-5 copies per statement.....No Charge
 - 6 or more copies per statement.....\$2.50 per copy plus research fee
- Deposit Return Items (checks deposited or cashed and returned to us unpaid):
 - Domestic.....\$10 per item
 - Foreign\$22 per item
- Dormant Account Fee (begins after 1 year of inactivity for checking and 3 years of inactivity for savings and money market accounts)\$10 per month
- Financial Business Fee⁵\$100 per month
- Foreign Currency Exchange Fee.....2% of transaction (\$5 minimum; \$15 maximum)
An ASB checking or savings account is required.
- Foreign Item Deposit.....\$2.50 per item
- Legal Process Fee:
 - Attachment/Garnishment/Warrant\$95 per document served
 - IRS and State of Hawaii Levies\$55 per document served
 - Child Support Levies\$50 per document served
- Letter of Verification/Verification of Deposit.....\$20 each
- Miscellaneous Copies.....\$2 per page
- Notary Fee.....\$5 each
- Image of Deposit Items Fee (check images for checking accounts only).....\$5 per month
- Research Fee.....\$35 per hour or fraction thereof
- Returned Mail Fee (per account).....\$5 per month
- Signature Guarantee\$25 per stamp
- Special Mailing (for any special mail services).....\$5 per request (plus mailing cost)
- Statement – Duplicate\$5 each
- Statement – Interim\$5 each
- Statement Reconciliation Service.....\$35 per hour or fraction thereof
- Stop Payment Fee (Automated Clearing House (ACH), or Paper Check, or Image Replacement Document).....\$30 each occurrence
- Subpoena Fee
 - Bank Processing Fee\$55 per request
 - Research Fee\$55 per hour
 - Expedited Request Fee (response due within 10 business days of receipt).....\$15 per request
 - Photocopy Fee\$1.50 per page
 - Compact Disc/Secure Share Proof Preparation Fee\$5 per format
- Temporary Checks printed in-branch for checking and money market accounts\$3 per page
- Visa® ISA² Fee.....3% of the transaction amount
- Cash Services⁶
 - Currency Supplied\$1 per thousand dollars
 - Coin Supplied\$0.08 per roll
 - Special Handling.....\$2.00

- 1 Some ATM operators impose transaction fees that are separate from and in addition to the ATM fees listed here and imposed by us. Such U.S. ATMs should disclose applicable fees at the beginning of your transaction.
- 2 Visa International Service Assessment (ISA) Fee applies to International point-of-sale and ATM transactions.
- 3 This fee applies when a check, in-person withdrawal, ATM withdrawal, or other electronic transaction is paid from your account even though you do not have enough available funds in your account to pay the item. In some cases, you may have funds in your account, but some or all of the funds are not available to pay items from your account (this is referred to as "unavailable funds" or "UAF"). Payment of the item creates a negative balance (overdraft) in your account.
- 4 This fee applies when a check or electronic transaction is returned unpaid to the payee because you did not have enough funds available in your account to pay the item. The terms "insufficient funds" or "NSF" may be used in connection with this fee on notices you receive from us. You may see some fees or notices refer to "unavailable funds" or "UAF" fees. This means that, although you have funds in your account, some or all of the funds are not available to pay an item and the item was returned to the payee.

Multiple NSF Fees: Items and transactions returned unpaid due to insufficient/non-sufficient funds in your account may be resubmitted more than once for payment, and a returned item/transaction fee will be imposed on you each time an item and/or transaction resubmitted for payment is returned due to NSF.
- 5 This fee will be charged to an account that has been designated as a Money Service Business or Privately-owned ATM Operator account.
- 6 These fees apply if we believe that the amount is unreasonably large or that honoring the request would cause us an undue hardship.
- 7 Institution(s) involved in the transfer may charge its/their own fee(s), which will be deducted from your account.

BUSINESS DEPOSIT ACCOUNT RULES

1. OPENING AN ACCOUNT; RULES AFFECTING YOUR ACCOUNT

An account is opened when you sign our signature card, and we accept it. For accounts opened online, an account is opened when you indicate that you accept our terms and conditions, and we approve your application. The signature card must be signed or the account terms accepted by the owner of the account or by its duly authorized representative(s). When you open an account, you agree to be bound by the signature card, these Business Deposit Account Rules, including the Funds Availability Policy and Phone Banking ("rules"), and the Business Deposit Account Disclosures and Fees, which may be amended from time to time. The following, in order of priority, governs your account: Federal laws and regulations, Hawaii state law, these rules, our policies and procedures, and general banking practice in Hawaii.

We have the right to refuse to open an account in any name or combination of names or to refuse to remove or add a name or authorized signer to an account.

You agree that your business account(s) will not be used **for personal, family or household purposes**. We may keep some of our records in digital or electronic format and that such records have the same legal effect as the paper version of those records.

2. TAXPAYER IDENTIFICATION NUMBER (TIN) AND INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

According to federal law, each accountholder must be identified by a Federal TIN or ITIN. For most individual taxpayers (including sole proprietors), the TIN or ITIN is the Social Security Number. For corporations, partnerships, certain trusts, and other entities, the TIN or ITIN is an Employer Identification Number.

We must generally withhold a percentage of taxable interest, dividend, and certain other payments if you fail to furnish us with your correct TIN or ITIN (this is referred to as backup withholding). To prevent backup withholding on these payments, you must provide us with your correct TIN or ITIN and certify that you are not subject to backup withholding.

We may provide you with a form to certify that the TIN or ITIN you are giving us is correct and that you are not subject to backup withholding. You are subject to backup withholding if:

- a. You fail to furnish your correct TIN or ITIN to us, OR
- b. The Internal Revenue Service notifies us that you furnished an incorrect TIN or ITIN, OR
- c. You are notified that you are subject to backup withholding, OR
- d. You fail to certify to us that you are not subject to backup withholding under (c) above, fail to certify to us that you are not subject to the Foreign Account Tax Compliance Act requirements, or fail to certify your TIN or ITIN.

We have the right to refuse to open, to refuse to pay interest on, to delay the payment of interest on, or to close an account if you refuse to provide and certify your TIN or ITIN under penalty of perjury. Any account opened without a signed or similarly authenticated certification form will be subject to backup withholding.

3. BUSINESS ACCOUNT OWNERSHIP TYPES

Accounts may be opened in the following types of ownership (we may not allow accounts to be opened online for some of these ownerships):

- **Sole Proprietorship**
A sole proprietor is the sole owner of a business (doing business for oneself). The account is opened in the individual's name and may be followed by "DBA" (doing business as) or in the name of the business. For example, Jane Doe "Doing Business As" (DBA) Cookies by Jane. Hawaii law provides that a sole proprietor is one (1) person conducting a business, for example, a husband and wife business cannot be a sole proprietorship.
- **Partnership**
A partnership is a business entity consisting of two (2) or more persons who have joined together in a common business enterprise. We open accounts for two (2) types of partnerships, General Partnership and Limited Partnership.
 - General Partnership. Each partner is fully liable for the actions of the other partner(s). However, there is a special general partnership that has limited liability, which is called a limited liability partnership.
 - Limited Partnership. Limited partners are liable only to the extent of their investment in the business. These limited partners are not personally liable for the actions of other partners.
- **Limited Liability Companies (LLC)**
An LLC is a type of business entity that provides the limited liability benefit of corporations and the single taxation benefit of partnerships. Limited liability limits the amount of losses shareholders will incur if the company they invest in incurs a loss. In single taxation, the profits of a partnership are taxed only once as income, unlike corporate profits which are taxed twice, once as income to the corporation, and then as dividends paid to shareholders.

There are two (2) types of LLCs: Member-Managed and Manager-Managed. In a Member-Managed LLC, all members have the right to conduct business on behalf of the company. In a Manager-Managed LLC, members elect and assign an individual(s) or entity as a manager to conduct business on behalf of the company. Managers do not have to be members of the LLC.
- **Corporations**
A corporation is an association of individuals created by or under authority of law, having a continuous existence and powers and liabilities independent of its members. The corporation may be for profit or non-profit. If applicable, the corporation must provide a 501(c) letter or similar documentation from the Internal Revenue Service (IRS), confirming that it is recognized by the IRS as a non-profit corporation.

- **Unincorporated Organizations**
An unincorporated organization is a group of individuals acting together for a common purpose. An unincorporated organization may be for profit or non-profit.
- **Agency Relationships**
If an account is covered by an agency agreement, you must provide us with the documents identifying the parties and their duties and rights. We may refuse to follow your instructions if they are different from the terms of the related agency agreements.
- **Fiduciary Relationships**
A fiduciary is an individual or company carrying the responsibility of managing certain funds for an individual or a decedent's estate. Types of fiduciary accounts include the following: family trust, irrevocable living trust, revocable living trust, court-appointed guardianship, and decedent's estate accounts.

4. NAME, ADDRESS AND CONTACT INFORMATION OF ACCOUNT OWNERS

It is especially important that we maintain current contact information about you. We will send all mail, including account statements and notices, to the address you designate. You must inform us promptly of any change in name of the business, address, or other contact information; otherwise, you may not receive statements and notices from us. You may lose certain rights to correct problems about which you would have received notice if you had corrected your address. If there is a time limit for your exercise of a right, that time will begin on the date of our notice to you, even if you do not receive it because you did not update your address with us. You also agree (a) to notify us immediately in writing of any change in your name, business capacity, or the authorized signers on your account, (b) that we may unilaterally conform the address that you designate to U.S. Postal Service standards and/or correct typographical or transpositional errors. We may require you to close your account and open a new account if there is change in ownership, Federal TIN, or in the form of business.

5. FACSIMILE AND ELECTRONIC SIGNATURES

We may refuse to accept or pay items bearing facsimile or electronic signatures (for example, but not limited to, mechanical signature device, rubber stamp, laser printer, or other electronic means). You hereby indemnify, hold us harmless, and authorize us to honor all checks, drafts, other orders for payment of money drawn on your account, or slips for withdrawal from your account when it bears or purports to bear your facsimile or electronic signature, or the facsimile or electronic signature(s) of the person(s) authorized to transact on the account. This limitation is effective regardless of how the actual or purported facsimile or electronic signature may have been affixed to the document or by whom, if such facsimile or electronic signature resembles any specimen signature filed with us from time to time.

6. TRANSFER OF ACCOUNTS

You may not transfer any account to another owner without our consent. Any transfer must be recorded in our records in order to be effective; those records are determinative.

7. INACTIVE/DORMANT ACCOUNTS

In order to protect your account from unauthorized use, for savings accounts, except certificates of deposit (CDs), you will be sent a Dormant Account notice after 34 months of inactivity; the Dormant Account Fee will be assessed to your savings account after 36 months of inactivity. For checking accounts, you will be sent a Dormant Account notice after 10 months of inactivity; the Dormant Account Fee will be assessed to your checking account after 12 months of inactivity. While your account is dormant, you will not be able to access ATM or point-of-sale (POS) terminals or initiate transactions via Online Banking. We will charge you a Dormant Account Fee as shown in the "Miscellaneous Fees" on page 9 as allowed by applicable law.

To keep your account active or to reactivate your account, you must make deposits to, write checks from, make withdrawals from, call us, or visit one of our branches and ask for the account to be reactivated.

8. ABANDONED ACCOUNTS

For all accounts (including CDs), if your account remains dormant for five (5) years, we will charge your account the Abandoned Account Handling Fee specified in the "Miscellaneous Fees" on page 9 and we will turn over any remaining funds to government authorities as required by law. For CDs, your account will be considered abandoned if you do not communicate with us about your account for five (5) years after the original maturity date of the deposit, even if your account renews automatically.

9. PROTECTION OF ACCOUNT AND CHECKS

You are expected to play a significant part in protecting access to your account from potential misuse. Call us immediately at the number listed on your statement or on asbhawaii.com if you have any reason to suspect that fraudulent activity has occurred or if there are any discrepancies between your records and ours. Depending on the type of fraudulent activity you report, there are forms we will require you to complete and submit to us. We may also require that you file a police report and provide us with the report number or close your account to prevent additional fraudulent activity. Failure to safeguard your ATM or Debit Cards can result in loss of card privileges.

If you have a checking account, store your cards or checks in a secure area. If your cards or checks are misplaced or stolen, let us know immediately. We may advise you to close your account and open a new one. If you decide not to close your account and related losses occur later, we will not be liable. If you report a loss from a forged, altered or unauthorized check to us, we may deny your claim if we discover that you did not safeguard your checks.

10. PROVISIONAL CREDIT

If you notify us of any irregularity or fraudulent activity on your account, you understand that we are under no obligation to credit your account for the amount of such activity while we investigate your claim, unless we are required to do so by law. You understand that we will need a reasonable amount of time to conduct our investigation. If we credit your account during the investigation, that credit to your account is provisional (that is, conditional) until we conclude the investigation.

11. RIGHT TO PROSECUTE

If there is unauthorized activity on your account and a suspect is identified, we reserve the right to prosecute or bring other legal action against the suspect in an attempt to recover our loss, and you agree to cooperate.

12. DETERMINING AVAILABLE BALANCE

The available balance in your account is determined by adding the amount of your deposits that we have collected and after any check hold periods have expired, plus interest credited (if any), less the amount of your withdrawals, service charges or fees, and any holds (including those we place for point-of-sale transactions you have made but are not yet paid from your account) or restraints that are still in effect on your account. Your available balance may be less than or equal to your current balance. If you have a checking account, your available balance may be supplemented with funds from an overdraft protection line of credit that you were approved for or a Savings Overdraft Transfer arrangement that you signed up for.

If you have a checking account, a hold may be placed on your account if we receive notice that an item will be presented for payment or collection against your account (a "Notice of Presentment"). The hold may remain in effect from the time we receive the notice until the item is presented, or we receive notice that the item will not be presented, whichever occurs first. We may conclusively rely on the information received in an electronic presentment or notification when determining the available balance in your account, and we will not be liable for refusing to honor any of your items because of insufficient funds, even if the electronic presentment or notification incorrectly describes the item, including its amount. We may debit your account on the day an item is presented by any means, including, without limitation electronically, or at an earlier time based on notification we receive that an item drawn on your account will be presented for payment or collection.

13. PROCESSING ORDER

We process checks, items, and requests for payment ("items") presented against your account in an order or sequence that we choose, unless the laws governing your account either require or prohibit a particular order or sequence. Additionally, we reserve the right, at our sole discretion, to change the order or sequence of processing without prior notice to you as permitted by law. Even if we provisionally process items to your account during the business day, we will treat them as if we received all of them at the end of the business day and process them in the order we have chosen.

Currently, our practice, with some exceptions, is to process the items or transactions we receive on the business day in the following order:

- Credits in high to low dollar amount order; then
- Any funds transferred based on any form of legal process (including the Legal Process Fee), any money you owe us, wire transfers, withdrawals, checks cashed over the counter, in serial number order (or in the order the item was received if it does not bear a serial number); then
- ATM and point-of-sale (POS) transactions in the order they occurred; then
- ACH items and other requests for payment from your account in serial number order (or in the order the item was received if it does not bear a serial number); then
- Checks in serial number order; and then
- Any fees.

If more than one (1) item is presented to us for payment on the same day and we determine there is sufficient available balance to pay one (1) or more but not all of the items, the number and amounts of the items paid and the fees assessed may be affected by the order that we have chosen to pay those items.

14. PAYMENT OF YOUR CHECKS AND ITEMS/INSUFFICIENT FUNDS

It is your responsibility to keep enough money in your account to pay for checks and other items you authorize for payment from your account. Your available balance must always be equal to or greater than the amount of money you request to withdraw. Your available balance may not be the same as your current balance due to merchant holds (for point-of-sale transactions) or deposits in process. Please note that some payment authorization systems allow merchants to ask for authorization of amounts that are more or less than the underlying transaction (for example, but not limited to, a food establishment requests an amount sufficient to include a tip). Thus with point-of-sale transactions, a hold may be placed on your account per the merchant's direction.

When there is a sufficient available balance in your account, we will pay checks written on your account, items, and other requests for payment which are presented to us. Unless you have arranged with us for an overdraft line of credit or Savings Overdraft Transfer, we are not legally required to pay to anyone any amount that exceeds your available balance. If you do not have sufficient funds in your account to pay a check or other item, we may, at our discretion, either pay or refuse payment, without regard to whether or not we may have previously established a pattern of honoring or dishonoring such items that create an overdraft on your account.

If your account does not have sufficient funds to cover your checks or other items, you have breached your agreement with us to have sufficient funds in your account, and if we pay the transaction or item, we may charge you a fee

No application for credit is intended if we decide to pay any check or item. Any negative balance on your account is immediately due and payable, unless we agree otherwise, and you agree to reimburse us for the costs and expenses (including attorney's fees and expenses) we incur in recovering the negative balance, including any other fees. Because the payment of overdrafts is discretionary and the limit may change, you should take steps to ensure that your account has sufficient funds to cover each of your transactions.

15. NOTICE OF NEGATIVE INFORMATION

We may report information about your account to agencies that collect and report on negative deposit account activity. Overdrafts on your account may be reflected on your report.

16. STATEMENTS

When we provide you with a statement, electronically or otherwise, you must promptly and carefully review it to determine if any errors or problems exist and notify us of any issues. Failure to notify us can result in the loss of certain rights. Notification of any irregularities, including unauthorized signatures or alterations on your checks, must be made within 30 calendar days from the time we mail or deliver your statement to you. For electronic transactions, you must notify us of errors within 60 calendar days from the time we mailed or delivered your statement. To notify us of errors involving electronic fund transfers on your account:

- Call us at (808) 627-6900 or toll-free at (800) 272-2566, from 8:00 a.m. to 7:00 p.m. (HST), Monday through Friday, and from 9:00 a.m. to 3:00 p.m. (HST) on Saturday, Sunday and designated holidays (visit asbhawaii.com/observed-holidays for our holiday hours),
- Or write to us at: American Savings Bank, Bank Operations Customer Support Services, P.O. Box 2300, Honolulu, HI 96804-2300,
- Or visit any of our branches.

17. YOUR DUTY TO INSPECT; COINS; CURRENCY

Please verify the country of origin and physical status of all coin/currency that you deposit with us. Do not deposit any foreign, or, non-current or mutilated coins/currency. At our discretion, any foreign, or, non-current or mutilated coins/currency that you present to us will not be credited to your account or may be converted from foreign coin/currency into U. S. dollars at prevailing bank rates. Regardless of value and also at our discretion, we reserve the right to not return foreign, non-current or mutilated coin/currency to you. If such items are included in your deposit, we may (a) impose special fees for the collection of foreign items as well as for exchange transactions, and/or (b) place a hold on or reverse the deposit. Deposits of foreign coin/currency are subject to the same reporting laws as deposits in U.S. dollars.

18. ADJUSTMENTS

When you make a deposit, we may confirm the amount deposited. If we review your deposit and find any errors, we will make adjustments to your account and may send you a notice which will also be reflected on your account statement. However, we are not required to make adjustments or provide notice of such adjustments.

19. SERVICE CHARGES

Your account, whether active or inactive, is subject to fees or charges. These fees or charges are listed in the "Miscellaneous Fees" on page 9. You agree to pay any fees related to your account.

20. BALANCE REQUIREMENT

We may set minimum balance requirements for your account. The minimum balance is the lowest amount you can keep in your account to avoid a service charge. Please refer to the Business Deposit Account Disclosures and Fees sections or the separate Fee Schedule(s) for the amounts of these fees and other terms and conditions related to minimum balance requirements.

21. ACCOUNT CLOSING/RESTRICTION

We have and reserve the right to (a) remove accountholders from your account, and/or (b) close or limit the use of your account, including any debit card you may have – including terminating your previous authorization to pay one time point of sale transactions and ATM withdrawals that will overdraw your account in order to minimize your overdraft fees – at any time with or without cause or reason. You may close your account at any time by filling out the proper forms and paying any applicable fees, charges or debts you owe us. You must tell all third-party payers or payees who send or receive payments electronically to or from your account that it is being closed. We will not be responsible for problems caused because your account is closed. Whether you close your account, or we close it, your obligations under these rules will not be affected, even if we allow any transaction to be completed after the account has been closed.

If your account earns interest and you close your account or you convert it to a non-interest bearing account before interest is paid, we will not pay you any interest that has been earned but not yet paid to you. After your account is closed, you will continue to be responsible for any charges, fees or debts you owe us. We will return any unpaid items that are presented to us for payment after your account is closed and for which you have not left enough money to pay.

For CDs, we will pay interest up to the day before you close your account. When your account is closed, you will continue to be responsible for any penalty charges, fees or debts you owe us. Your account will close on the maturity date unless it is automatically renewed as indicated in the Certificate of Time Deposit Document.

We also may refuse, reverse, or block any transaction related to your account if we believe that (1) your account may be involved in any legal dispute, proceeding, or reclamation; (2) you and/or your account may be involved in illegal or fraudulent activity; (3) you or your account may be the victim of or the target of a fraud, even though you represent to us that you authorized the transaction; (4) you lack mental capacity or may be the victim of financial exploitation; (5) our actions are in compliance with any law, rule or regulation; (6) such action is reasonably necessary to reduce the risk of loss or damage to us. You agree that ASB shall not be liable for any action or inaction taken pursuant to this section.

We have the right to charge you an Account Closing Fee. The amount of this fee is shown in the "Miscellaneous Fees" on page 9.

22. AUTOMATED CLEARING HOUSE (ACH) TRANSFERS

The Automated Clearing House is a payment system used to process and transmit certain transactions or transfers electronically. There are several types of transactions that are processed through the ACH, including preauthorized transfers such as utility payments set up to be made automatically each month and direct deposits of credit card transaction settlements; Internet or phone-initiated transactions; and checks converted by merchants into electronic ACH transactions.

The following rules apply to ACH transfers:

- If we credit your account for an ACH credit transaction, the credit to your account is provisional (that is, conditional) until we receive final payment for the transaction from the ACH Operator.
- If we do not receive such final payment, we are entitled to a refund of the amount credited to you in connection with such transaction, and the party (that is, the originator of the credit) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.
- Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give you next day notice that we received an ACH transaction for your account, and we will not do so, except to the extent required by law or such rules. However, we will continue to notify you of the receipt of transactions in the periodic statements that we provide to you. If you would like to confirm whether a preauthorized transfer has occurred on your account, call us at (808) 627-6900 or toll-free at (800) 272-2566, from 8:00 a.m. to 7:00 p.m. (HST), Monday through Friday, and from 9:00 a.m. to 3:00 p.m. (HST) on Saturday, Sunday and designated holidays (visit asbhawaii.com/observed-holidays for our holiday hours). If you signed up to use our phone or online banking services, you may also confirm that a transfer has occurred on your account by using those services.
- Payments to your account that have been transmitted through one (1) or more ACH networks may be governed by the laws of the State of Hawaii, and/or the operating rules of the National Automated Clearing House Association. Your rights and obligations with respect to such payments shall be governed by whichever rules are applicable to the specific ACH transactions involving your account.
- You may authorize third parties to initiate electronic fund transfers between your account and the third party's account. These preauthorized transfers may occur once or may be recurring. The transfers may use the ACH or other payment networks.

Electronic fund transfers can also include electronic check conversions where information from your check is scanned and recorded in digital form, and then the information is used to create an electronic transaction (these conversions may be referred to as "electronified checks" on your statements or in disclosures). Charges imposed by merchants for checks returned unpaid due to insufficient funds may also be processed electronically.

Your authorization to initiate these types of transfers may be in writing or may be implied by a sign posted at the merchant or service provider's location.

23. STOP PAYMENTS

You may make a stop payment on checks you have written or electronic debits (also referred to as Automated Clearing House (ACH) transactions, including transactions such as preauthorized automatic bill payments or Internet-initiated transactions) by either an oral request or by a written request. You will be charged a stop payment fee. The amount of this fee is shown in the "Miscellaneous Fees" on page 9.

A stop payment order for a check or other item that is not an ACH transaction is only valid for six (6) months; another stop payment order may be placed via branch, Online Banking, or Customer Banking Center to extend its validity. We must receive a stop payment request within a reasonable time before payment is made so that we have time to act on your request and you must give us detailed information about the check or item you want stopped. We will not pay or be responsible for expenses and costs incurred because the stop payment order was followed or because of the accidental or inadvertent payment of the check or item. You must pay us any such charges incurred.

24. COMPLIANCE WITH REGULATIONS

We shall not be obligated to process any transaction on your account if doing so would result in our non-compliance with any applicable law or regulation. You are prohibited from engaging in and processing transactions related to unlawful internet gambling on any account you have with us. We reserve the right to reject, suspend, or otherwise intercept any transaction if we have a reasonable belief that the transaction is prohibited, restricted, or otherwise violates any applicable law or regulation (such as, but not limited to, unlawful internet gambling or Office of Foreign Assets Control restrictions). We shall not be liable to you for damages or other expenses related to the rejection, suspension, or interception of such transactions.

25. THIRD-PARTY ENDORSEMENTS

Our general policy is not to accept checks made payable to third parties for deposit or cashing unless we approve it. If we approve, checks and other items must be endorsed by all parties to whom the items are payable. We may require third parties to have their bank verify or guarantee their endorsements.

26. DEPOSITED OR CASHED CHECKS/ITEMS RETURNED TO US

If you cash or deposit a check, or any other item, into your account and that check or item is returned to us for any reason, we will charge your account for that item or check, and we may charge you a fee.

27. COLLECTION ITEMS

We accept certain items, such as checks payable in foreign currencies or at foreign locations, on a collection basis only. We handle these items separately and process them individually. Collection means that we send the item directly to the bank on which it is drawn and request them to confirm that the item is valid and there are sufficient funds to pay the item – we charge a fee for this service. If the item is valid, the funds are remitted to us. We normally credit your account for collection items only after we receive payment for these items. If we do credit your account before receiving payment and then do not receive payment, we will charge your account. To credit your account for checks payable in foreign currencies, we may use our exchange rate either on the date of your deposit of the item or when we receive payment, whichever we may choose. We and the drawee may impose both collection and exchange fees for such items. Due to currency conversions and third-party bank fees, the amount actually collected may be less than the face value of the check at time of presentment to us.

28. ENGLISH

From time to time, to aid our customers, we may translate a form, disclosure, advertisement, or other communication from English into another language. Unless otherwise stated or specifically required by law or regulation, only the English language version of the communication is binding upon us.

29. CHECKS NOT WRITTEN IN ENGLISH

As allowed by Haw. Rev. Stat. § 490:1-302(a), if we accept a draft, check, or instrument that is written in non-English, Haw. Rev. Stat. § 490:3-114 shall not apply to the extent that where the draft, check, or instrument containing contradictory terms, numbers shall prevail over non-English words.

30. ATM/NIGHT DEPOSITORY

You agree that use of any ATM or night depository shall be at your own risk, and we shall not be responsible for any losses or damages sustained by you, your agents, employees, officers, and/or directors.

31. FOREIGN EXCHANGE

We maintain accounts in U.S. currency and do not maintain accounts in foreign currencies; however, we may, from time to time, offer foreign exchange services either acting directly or as the agent for another financial institution.

32. CASH WITHDRAWALS

We may require reasonable advance notice for large cash withdrawals. We may also refuse to honor a request to withdraw funds in cash from your account or to cash a check (including a cashier's check or other official item) at a branch if we believe that the amount is unreasonably large or that honoring the request would cause us an undue hardship or security risk for you or bank personnel. We are not responsible for providing for your security in such transactions and you assume full responsibility of losses or damages you sustain, including if cash is lost, stolen, or destroyed.

33. DISPUTES BY AUTHORIZED REPRESENTATIVES

In the event there is a dispute over control of your account, we may, at our sole discretion, close the account, return unpaid checks and other items marked "Refer to Maker," place a hold (or freeze) on the balance, or require the signatures of all authorized signers.

34. IF YOU OWE US MONEY

Unless prohibited by law, if you owe us money because of (1) any transaction involving any account you have with us, (2) any loan in default in which you are a borrower or guarantor, (3) any check you cashed or deposited, (4) any physical damage you or your agent caused us, or (5) any delinquent Safe Deposit Box, we may deduct the amount owed from any deposit account you have with us, which may include a deposit account a deceased accountholder (for example, sole proprietor or general partner) had before the accountholder's death.

35. OUR INDEMNITY RIGHTS

If you make a special request and ask us to follow your request or instructions that we determine could give rise to legal liability to us, we may refuse to follow your request or instructions. If, however, we follow your request or instructions, you will indemnify us. Indemnify means that you promise that if we incur any loss, cost or legal liability because we followed your request or instructions, then you will pay us for the full amount of the resulting damage or loss, including reasonable attorney's fees. You will repay us for any cost or will assume legal liability that results because of the act of any owner.

36. LEGAL PROCESS

If we are served with a lien, levy, attachment, garnishment, warrant, seizure, distraint, summons or subpoena, formal or informal request from law enforcement, or any form of legal process which attempts to attach, relate to or affect accounts held in your name(s) or any combination thereof, we may be required to disclose information about you and your account(s) and you may be charged a legal process fee for each service of process. The amount of the fee is disclosed in the "Miscellaneous Fees" on page 9. Also, we may employ or retain an attorney to represent us in the handling of any such legal process at your cost. You agree to hold us harmless from any and all actions, claims and damages associated with our compliance with any legal process we receive related to you or your account.

37. LEGAL FEES AND COSTS

If we become involved in any dispute or lawsuit by reason of or arising out of any of your accounts, then you will pay, or we may deduct from any of your deposit accounts you have with us, the amount of any indebtedness that you owe to us, whether matured or not, plus the expenses, including reasonable attorney's fees, incurred in connection with the indebtedness, dispute(s) or litigation.

38. ARBITRATION

If there is any dispute relating to your account and if the dispute cannot be settled through direct discussions, either you or we may elect to resolve any unresolved controversy or claim arising from or relating to your account shall be settled through arbitration according to Haw. Rev. Stat. Chapter 658A. In addition, you and ASB agree that each may bring claims against the other only in your, or its, individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Arbitrations shall be administered by Dispute Prevention & Resolution, Inc. ("DPR") or another qualified arbitrator who is a member of the Hawaii State Bar Association that we jointly select. Arbitrations shall be resolved by a single arbitrator. Arbitrators must be attorneys with more than 10 years of active practice, retired judges, or an individual affiliated with DPR. A decision of the arbitrator shall be binding and judgment on the arbitration award may be entered in any court having jurisdiction thereof. The site of arbitration shall be in the State of Hawaii. If any part of the dispute is for any reason not subject to arbitration, all remaining parts of the dispute shall nonetheless remain subject to arbitration. Unless both you and ASB agree otherwise in writing, the arbitrator may not consolidate any other claims of third parties with your claim and may not otherwise preside over any form of a representative or class proceeding with respect to your claim.

Right to Opt-Out of Arbitration: You may opt-out of having to arbitrate disputes without affecting any of your rights and obligations as our customer. If you want to opt-out of arbitration, you must mail written notice of your decision to us within 60 calendar days of Account opening to P.O. Box 2300, Attn: Legal Department, Arbitration Opt Out, Honolulu, HI 96804-2300. Your written notice must

include date, name, account number(s), signature and the following statement: "I am authorized to opt-out of arbitration for the above referenced account(s)." If you do not submit written notice as provided above, you will be bound by this Arbitration Agreement and required to resolve claims through binding arbitration.

39. **WAIVER OF THESE RULES**

We may waive any of our rules at any time, but the waiver will apply on that occasion only.

40. **SEVERABILITY**

If any provision of these rules is not enforceable, the other provisions will remain in full force and effect.

41. **SPECIAL CONDITIONS FOR CHECKING ACCOUNTS**

The following conditions apply if you have a checking account with us:

- **Subaccounts.** For accounting purposes only, your checking account may consist of a checking subaccount and a savings subaccount. We may periodically transfer funds between these two (2) subaccounts. If we transfer funds from the savings subaccount to the checking subaccount six (6) times during the calendar month, we will transfer all the funds from the savings subaccount to the checking subaccount in the sixth transfer. The transfers between the subaccounts will be the only transactions in the subaccounts and will not appear on your statement. If your checking account earns interest, the interest calculation for your checking account will remain the same. The savings subaccount will not be interest bearing. This accounting process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.
- **Savings Overdraft Transfer (Overdraft Protection).** This service is available to checking account customers. To participate in this optional service, you must have a Biz Tiered Savings or Biz Statement Savings account ("Related Savings Account"). You may request to have funds automatically transferred from your Related Savings Account to your checking account to avoid insufficient funds or overdraft fees on your checking account. This transfer is called an "Overdraft Transfer." If you choose to participate in this service, when your checking account does not have enough available balance, the overdrafts in your checking account will be covered by the Overdraft Transfer. Refer to the section on Determining Available Balance for more information. If you do not have enough **available** balance in your Related Savings Account to cover an overdraft in your checking account, the funds in your Related Savings Account may **not** transfer to your checking account. It is possible for more than one (1) Overdraft Transfer to occur on a business day. If funds are transferred from your Related Savings Account to cover overdrafts in your checking account, the amount of the Savings Overdraft Transfer Fee will be included in the first transfer amount, and the Savings Overdraft Transfer Fee shown in the "Miscellaneous Fees" on page 9 will be deducted from your checking account. Overdraft fees will not be assessed to your checking account if the overdraft is covered by an Overdraft Transfer.

A Business ProTecLineSM is also available as an overdraft protection service and is subject to credit approval. You can only have **one (1)** service for overdraft protection, either Savings Overdraft Transfer or a Business ProTecLine (if approved), but not both.

- **Image Statements.** We do not return actual cancelled checks in account statements. You may, however, select our Image Statement service in which we will provide images of your paid checks with your monthly account statements. You can request a copy of a check (images of the front and back) from us when you need it, or you may access the images of your checks if you enroll in Online Banking. There may be a charge for providing you with Image Statements or images of your cancelled checks. See the "Miscellaneous Fees" on page 9 for the cost of these services.
- **Acceptable Form of Check.** You may only use the preprinted check forms approved by us. Any check you write on an unacceptable form may be returned unpaid.
- **Postdated Checks.** You agree not to date a check later than the date that you write it. If a check is presented to us for payment before its date, we may pay it or return it unpaid. We will not be responsible if we pay it before the date on the check.
- **Stale Checks.** We may choose not to pay any check that we receive for payment six (6) months or more after the date of the check. We are not responsible to you or any third party if we choose to pay or refuse to pay such a check.
- **Signature.** It is your responsibility to monitor accounts with special conditions. It is possible that checks not meeting your special conditions may be paid. All special conditions are for your internal purposes or controls only and will not be binding on us. For example, but not limited to, we may pay checks that have only one (1) signature for accounts with multiple signature requirements or allow full online access to fewer than all authorized signers.
- **Dates and Special Instructions on Checks.** We may, without inquiry or liability, pay your checks even though: (a) special instructions written on the checks indicate that we should refuse payment (for example, but not limited to, "Void after 30 days," "Paid-in-Full," or "Void over \$100"); and/or (b) the check is not dated.
- **No Sight-Review of Drawer Signatures.** You agree that we do not fail to exercise ordinary care in paying an item solely because we do not perform a sight-review or perform a sight-review only for items above a threshold level, or on a sample basis, at our discretion. We reserve the right not to sight-review drawer signatures because we pay items on an automated basis.

42. **ANALYZED BUSINESS CHECKING**

- **Eligibility.** We may require you or you may choose to open an analyzed checking account in which your monthly service charge is determined by your volume of activity and the amount you maintain on deposit in your account.
- **Float.** Although the funds you deposit by check may be available to you for withdrawal immediately, it may take up to three (3) business days (depending on the location of the drawee bank) for us to collect the funds. The portion of the funds in your account that has not yet been collected by us is referred to as float.
- **Negative Collected Balance.** Negative collected balances result from your account being overdrawn, or from the float amount being greater than your actual balance.

- **Earnings Allowance Credit (EAC).** When you leave collected balances on deposit (funds that are free from float), you will accrue an EAC on those funds. The EAC is a dollar amount used to offset all or part of your total charges each month. The balance used to calculate the credit is the monthly investable balance in the account. The EAC applies only to the current statement period. It does not accrue beyond the statement period, and any excess EAC is not credited to your account. The EAC is a variable rate which we may change at any time, at our discretion. The EAC rate will be established monthly and is disclosed on your Account Analysis statement.
- **Overdraft/Negative Collected Balance Interest.** See Analyzed Account Fee Schedule.
- **Third-Party Funds.** If you deposit funds that belong to others ("beneficial owners") in an account, you represent to us that: (a) you are authorized by the beneficial owners to benefit from the use of any associated Earnings Allowance Credit, and (b) your use of Earnings Allowance Credit will not violate any contract, law or regulation. You also agree to indemnify and hold us harmless from and against any and all claims, actions, proceedings, losses, costs (including attorney fees and other charges), liabilities and/or damages that arise from your use of the banking services. This provision shall survive the termination of your account.

43. JURISDICTION, VENUE AND SERVICE OF PROCESS

You irrevocably agree that all actions or proceedings relating to the Account shall be litigated in either state or Federal courts located within the City & County of Honolulu, State of Hawaii, and you: (a) waive any objection that you may have based on improper venue or forum non conveniens to the conduct of any proceeding in any such court; (b) waive personal service of any and all process upon it; (c) consent to all service of process upon you being made by certified mail or messenger directed to you at the address set forth in our records; and, (d) agree that service made as stated herein shall be deemed to be completed upon the earlier of actual receipt or five (5) days after the same shall have been posted to your address set forth in our records.

44. GOVERNING LAW

This Account shall be governed by Federal law applicable to ASB and, to the extent not preempted by Federal law, the laws of the State of Hawaii without regard to its conflicts of law provisions. However, if there ever is a question about whether any provision of these terms and conditions are valid or enforceable, the provision that is questioned will be governed by whichever state or Federal law would find the provision to be valid and enforceable.

45. SAFE CONDUCT

To maintain a safe and fit environment for all of our customers, employees, and community members, we do not tolerate any unsafe, violent, harassing, unsanitary or abusive behavior on ASB property or when interacting with any ASB employees. This includes physical, written, verbal, and visual conduct, threats of violence, intimidation, profanity, bodily fluids, or the possession of firearms, weapons, or replicas of weapons (other than those carried by law enforcement personnel and individuals approved by ASB). ASB prohibits unauthorized video or audio recording within its premises.

46. PURCHASES OF CRYPTOCURRENCY

ASB does not allow purchases of cryptocurrency from business accounts.

FUNDS AVAILABILITY POLICY

The following Funds Availability Policy applies to all of your checking, savings, or money market accounts with us and only in connection with checks drawn on U.S. financial institutions.

YOUR ABILITY TO WITHDRAW FUNDS FROM YOUR AMERICAN SAVINGS BANK ACCOUNT

Our policy is to make funds from your cash, and/or check deposits, incoming wire transfers and electronic deposits available to you on the day we receive your deposit. Once the funds are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written or other payments you have authorized and any applicable fees that you have incurred.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

You can make deposits to your account at a branch during business hours, by mail, or at one of our automated teller machines (ATM). If you use Mobile Check Deposit, see the separate agreement for terms and conditions.

If you make a deposit at one of our branches before the branch's closing time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the branch's closing time or on a day we are not open, we will treat that deposit as made on the next business day we are open.

If you make a deposit at an American Savings Bank ATM before 4:00 p.m. (HST) on a business day that we are open, we will consider that day to be the day of your deposit and your funds will be available to you. However, if you make a deposit after 4:00 p.m. HST on a business day or on a day we are not open, we will treat that deposit as made on the next business day we are open. We will generally make most check deposits available on the first business day after the day of your deposit.

Mail deposits are considered made on the day we actually receive them, if received on a business day. If mail deposits are not received on a business day, then they are considered received on the next business day. All deposits are subject to verification.

Although we have made funds from your deposits available to you, these items may still be in the process of collection, and may still be returned unpaid, causing the deposit to be reversed.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the third business day after the day of your deposit. However, a minimum of \$275 of your deposits, or amount required by law, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eighth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury Check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available no later than the ninth business day after the day of your deposit.

HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

PHONE BANKING AGREEMENT

SERVICES, TYPES OF TRANSFERS AND LIMITATIONS

Your Access ID and your Personal Identification Number (PIN) allow you to:

- Use speech or the phone keypad to conduct the activity described below.
- Inquire about your ASB deposit and loan account information, transaction activity and other information.
- Transfer funds between your ASB checking, savings, and money market accounts.
- Advance funds against your line of credit (limited to your maximum or available line of credit) for transfer to your other ASB accounts.
- Make loan[†] or line of credit payments from your ASB accounts. ([†]Mortgage Loans excluded)
- Place a stop payment on checks you write.
- Perform other self-service activities.

TRANSACTION LIMITATIONS – MINIMUM AMOUNTS

There is no minimum transfer amount on funds transfers from your checking, savings, money market and line of credit accounts to your other accounts. There are no maximum dollar limits on transfers, subject to the availability of funds. There are no limits on the number of transactions you can initiate on checking accounts or your line of credit.

ACCESS IDENTIFICATION NUMBER

A 10-digit identification number has been assigned so that you may access your accounts through the Phone Banking service.

PERSONAL IDENTIFICATION NUMBER (PIN)

You have selected a 4-digit PIN so that you may access your accounts through the Phone Banking service. You are personally responsible for the confidentiality of your PIN and all of your Phone Banking transactions. If you disclose your PIN to anyone, you understand that you have given that person access to your account(s) by way of any telephone and that you may be responsible for any subsequent transactions, subject to limitations provided by law. You must notify us immediately and may be required to send written confirmation should your PIN be disclosed to anyone other than a joint owner on your account. All transfer and withdrawal requests made by way of the Phone Banking service are binding on us only after we have verified that sufficient unencumbered funds are available to complete the transaction.

PHONE BANKING BUSINESS AND PROCESSING DAYS

Our business days are Monday through Friday, excluding federal holidays. The business day cut-off time is 10:00 p.m. Hawaii Standard Time (HST), after which transactions will reflect an effective date of the calendar day you initiated the transaction, but a posting date of the next business day. For example, transactions initiated by you each business day before 10:00 p.m. (HST) are processed with that calendar day's date. Transactions initiated after 10:00 p.m. (HST) will reflect a posting date (transaction date) of the next business day but will reflect the date of the calendar day on which you initiated the transaction as the effective date for purposes of dividend accrual and finance charge calculation. Similarly, transactions that you initiate on non-business days (Saturday, Sunday and federal holidays) are effective dated the date the transaction was initiated by you but will reflect a posting date of the next business day.

LOAN AND LINE OF CREDIT PAYMENTS, AVAILABILITY AND ADVANCES

When you make a payment, the system will update your account records, and when applicable, reflect an increase in the availability of credit. For line advances, refer to your account agreement for details.

STOP PAYMENTS VIA PHONE BANKING

You may use Phone Banking to place a stop payment on checks that you write against your checking account. The Phone Banking service cannot be used to place stop payments on checks written against any other types of ASB deposit or loan accounts. Stop payment orders will be accepted and placed using the check number only, regardless of the amount, payee or date recorded on the check. You are solely responsible for the accuracy of the check number you provide to us in order to identify the check for which you wish to place the stop payment. All stop payment orders are in effect for six (6) months from the date your stop payment is placed, unless otherwise cancelled or renewed by you. There is a fee to place a stop payment using the Phone Banking service. Please refer to the "Miscellaneous Fees" on page 9. By placing a stop payment order you agree to hold us harmless for the amount of the check(s) and for any and all liability, expenses and costs arising from our refusal to pay the check(s). You also agree not to hold us liable for any payment of the check(s) contrary to the stop payment order if payment occurs through inadvertence, oversight, accident, or otherwise, or if by reason of such payment, other items drawn by you are returned for insufficient funds.

TERMINATION OF PHONE BANKING

We may terminate your Phone Banking service (a) if you or any person authorized to use your ACCESS ID and PIN breach the terms of this Agreement; (b) if you terminate the service with us; (c) if you notify us to cancel your Phone Banking service; (d) if we have reason to believe that an unauthorized person has used or is about to use your ACCESS ID and PIN; (e) if, with or without cause, we notify you that your Phone Banking service has been or is about to be terminated. Termination of your Phone Banking service will not affect your rights and responsibilities or transactions initiated before termination of the Phone Banking service.

FEES

There is no fee or charge for using Phone Banking.

Lined area for writing or drawing.

[illegible]

Business Loans and Lines of Credit

Business Term Loan

Financing to help you invest in expanding, growing or improving your business.

- Loans up to \$250,000
- Secured or unsecured options available
- Terms from 1 to 5 years

Small Business Administration (SBA) Loan

Financing with the SBA to help your business at any level.

- Loan guaranteed by the Federal government
- Perfect for businesses at any life stage
- Flexible financing for a variety of business needs

Business PowerLineSM

A flexible line of credit to help you manage cash flow.

- Lines up to \$250,000
- Secured or unsecured options available
- No interest accrued until line is used






Business ProTecLineSM

A flexible line of credit linked to your American Savings Bank business checking account.

- Unsecured lines up to \$10,000
- Helps to prevent overdraft

Business Solutions

Our experienced and knowledgeable Business Banking team is here to help with your business needs:

-  Business Checking and Savings
-  Business Loans and Lines of Credit
-  Business Credit Cards
-  Card Processing
-  Cash Management Services



LOANS ^{1,2}	BUSINESS TERM LOAN	SBA LOAN	COMMERCIAL REAL ESTATE LOAN
Description	A fast and efficient way to obtain immediate financing.	Whether your small business is just starting out or already well-established, we have the experience to help you obtain the SBA financing that's right for you.	We can assist you with a wide range of commercial real estate loans, including purchasing and refinancing.
Key Features & Advantages	<ul style="list-style-type: none"> Loans up to \$250,000 Secured or unsecured options available Competitive rates No annual fee Flexible repayment schedules 	<ul style="list-style-type: none"> Simplified loan approval process Low down payment requirements Flexible terms and interest rates Wide range of programs to choose from 	<ul style="list-style-type: none"> Reduced interest rate risk with fixed pricing up to 5 years Terms of up to 10 years, generally amortized up to 25 years on permanent loans
Uses	Financing for equipment or furniture purchase, maintenance, debt consolidation and more.	Great for purchasing, starting, or expanding a business. Choose from a range of financing options to purchase equipment, construct a new building or upgrade existing facilities.	Purchase or build new income-producing properties ³ such as warehouses, office and retail buildings, or renovate an existing property.

LINEs OF CREDIT ^{1,2}	BUSINESS POWERLINE SM	BUSINESS PROTECLINE SM
Description	A revolving line of credit that provides your company with a continual resource of working capital. Other business lines of credit are also available.	Provides valuable and convenient overdraft protection for your American Savings Bank business checking account.
Key Features & Advantages	<ul style="list-style-type: none"> Loans up to \$250,000 Secured or unsecured options available Competitive variable interest rate Access with Online Banking or Business PowerLine checks⁴ 	<ul style="list-style-type: none"> Lines up to \$10,000 No collateral required No interest accrued until line is used
Uses	This flexible line of credit helps you grow your business and manage cash flow.	Helps avoid the fees assessed when the business checking account becomes overdrawn.

1 Subject to applicable laws, we may add or change products, features, terms and conditions from time to time.

2 Subject to loan application and credit approval.

3 Property must be in fee simple interest.

4 Available for unsecured lines only

Cash Management Services

Online Banking¹

For 24/7 access to your account information with secure encryption service, use your desktop, tablet or mobile device to get started with the best management tool for your business.

- View account balances, daily activity, and review transactions
- Transfer funds between accounts, including loans (fees may apply)
- View loan details and make payments
- Deposit checks from your mobile device
- Set up user-specific account permissions and access levels
- Use Bill Pay for recurring and one-time bills (fees may apply)
- View account history anytime, anywhere with eStatements
- Download account information into Quicken®, QuickBooks® or CSV, PDF and BAI file Version II
- Create account status and transaction alerts

Advanced features:

- Initiate domestic wire transfers and establish repetitive wire templates
- Originate Automated Clearing House (ACH) transactions, including direct deposit of payroll and electronic debits and credits
- Upload National Automated Clearing House Association (NACHA) files or 5-column CSV files
- Receive Electronic Data Interchange (EDI) reports online

Fraud Prevention Services

Enjoy convenient access to a number of effective and reliable tools that will help you mitigate losses from check and ACH fraud.

- **ACH Debit Block**

Control the transactions that post to your account by defining the allowable parameters for authorized electronic transactions. You can block all ACH transactions, all ACH debits, or block all debits except those you specifically preauthorize.

- **Positive Pay²**

Provide an electronic listing of the checks you issued and ASB can help you monitor your account for fraudulent activity. If a discrepancy is detected, an exception report is provided to you along with copies of the questionable items for your decision to pay or decline the payment.

ACH and Wire Services

ACH and Wire Services put you in control of where your money is going.

- **ACH**

Streamline your accounts receivable, accounts payable, and company payroll. Simplify your payroll process by electronically depositing your employees' paycheck directly into their checking or savings accounts at any financial institution within the U.S. This process reduces the cost of check preparation, distribution and reconciliation. You can also build a database of your payees' banking information using templates and schedule the collection of payments.

- **Wire Services²**

Easily transfer funds across the U.S. to pay vendors. These wire transfers can be one-time, freeform payments or can be set up in a template for recurring payments. Benefits include same-day availability and minimization of errors by electronically transmitting wires.

- **Report Module**

The Report Module allows for delivery of account data in formatted reports that can be exported in Excel, CSV, BAI, and PDF. The Module also allows for multiple scheduling options of the reports and can run automatically.

Collateralized Sweep^{1,3,4}

Excess funds are automatically moved from your analyzed checking account and placed into an interest earning sweep account. The interest earned is credited to your analyzed checking account daily. Funds in the sweep account then move back to the analyzed checking account to cover any debits that were presented.

Other Business Services

- **Account Reconciliation⁴**

Reduce the time it takes to manually monitor and reconcile your checks and deposits. Flexible service options are Full Reconciliation (ASB manages reconciliation), which includes Positive Pay; Partial Reconciliation (ASB assists with reconciliation); and Deposit Reconciliation (ASB assists with monitoring and sub-totaling deposit activity by location).

- **Business Remote Deposit Capture**

Ideal for companies with high check volumes and not located near an ASB branch. Deposit multiple checks electronically from your office using a check scanner connected to your computer.

- **Data Exchange⁴**

Ideal for companies who have accounts at multiple banks. ASB sends a BAI data file to your primary bank to consolidate your transaction information in one electronic file to send you.

- **Direct Send⁴**

Similar to Data Exchange except ASB sends a BAI data file directly to you rather than your primary bank.

- **Electronic Data Interchange (EDI) Reporting⁴**

Turn your company's addenda information, submitted with ACH items, into usable reports. This service quickly converts ACH transaction data, provides beneficial cash flow information electronically for updating accounts receivable, and is delivered via Online Banking or secure email.

- **Lockbox / Remittance Processing⁴**

Essential for companies that receive a large volume of customer payments in the mail. ASB can establish a lockbox so that your customer payments are routed to a P.O. Box, processed by the bank, and funds automatically deposited to your ASB account.

- **Payroll Services**

Accommodates a variety of payrolls and payment methods, including bank checks, direct deposit and company checks. ASB payroll service provides an optional tax filing service, which can assist in preparing and submitting payments for federal and state taxes online.

- **Tax Payments**

Make electronic tax payments conveniently and securely with encryption software. Pay federal and state tax liabilities online. Receipts are provided for each payment ensuring that your payments are made quickly. Complies with EFTPS (Electronic Federal Tax Payment System) and EFT (Electronic Fund Transfer) regulations.

- **Zero Balance Account (ZBA)^{1,4}**

For companies with multiple ASB accounts, the ZBA service automatically consolidates balances from subsidiary accounts into your lead ASB account. Subsidiary accounts are left with zero balances enabling you to quickly identify excess cash for investment opportunities and reduce cash flow deficits. Separate checking account statements make reconciliation easy.

Business Solutions

Our experienced and knowledgeable Business Banking team is here to help with your business needs:



Business Checking and Savings



Business Loans and Lines of Credit



Business Credit Cards



Card Processing



Cash Management Services

¹ Optional services you select may incur fees.

² Requires enrollment in Online Banking for Business.

³ This collateralized product is for business customers only.

It is not FDIC insured. May lose value. No bank guarantee.

⁴ Requires Analyzed Checking account.

Subject to applicable laws, we may add or change products, features, terms and conditions from time to time.



Scan the QR code, visit us online at asbhawaii.com/business/cash-management or call us: (808) 539-7894 • Toll-free: (800) 272-2566 • TDD: (808) 627-6770



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MKT-423 23.01.019J (1/24)

List of services. For hours of operation, please see Tab 3 for list of branch locations and hours.

PERSONAL:

AMERICAN 100
Savings Bank YEARS

PERSONALBUSINESS

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Investments & Insurance

Financial Education

Services & Support

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Apply for a Home Equity Line of Credit

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AMERICAN 100
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Financial Education

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Our Impact



SAVE ON INTEREST

Enjoy the everyday convenience of our Visa® Platinum Credit Card while saving on interest.

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Mortgages

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Individual Retirement Account (IRA)

AMERICAN 100
Savings Bank YEARS

PERSONALBUSINESS

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Services & Support

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We're here to help you plan, today and into the future

LET'S TALK

Investments & Insurance

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Investments from Cetera

Find a Financial Advisor

Insurance from Franklin Madison Group LLC

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Our Impact



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Financial Education

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Our Impact



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Deceased Customer Help



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- Find a Commercial Banker



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Perfect whether you're working from home or the office

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- | | |
|-----------------------------|------------------------------|
| Checking | Commercial Real Estate Loans |
| Savings | Lines of Credit |
| Credit Cards | Overdraft Protection |
| Cash Management | Loans |
| Certificate of Deposit (CD) | |
| Online Banking for Business | |



FINANCIAL & WEALTH ADVISORS

We're here to help you plan, today and into the future

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- Investments & Pensions from Cetera†
- Find a Financial Advisor

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Banking & Borrowing

Investment Services

Business Insights

Other Services

Support



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Investment Services

Business Insights

Other Services

Support



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GET QUOTE

Other Services

Merchant Services

Reorder Checks

Wire Transfers

Letters of Credit

Direct Deposit

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Get Started

Banking & Borrowing

Investment Services

Business Insights

Other Services

Support



DEEP ROOTS IN OUR COMMUNITY

While banking is our business, helping to uplift our community and create a stronger, more resilient Hawaii is our responsibility

READ OUR IMPACT REPORT

Support

Routing Number: 321370765

Product Guides

Account Opening Checklist

Environmental, Social and Governance

Find a Business Banker

Find a Commercial Banker

Common Questions

Security Center

ONLINE BANKING

Choose where you want to bank, when you want to bank with **Hawaii's Best-Ranked Online Banking App**. Our mobile app experience is a secure and convenient way to manage your money and accounts on the go.

ENROLL NOW

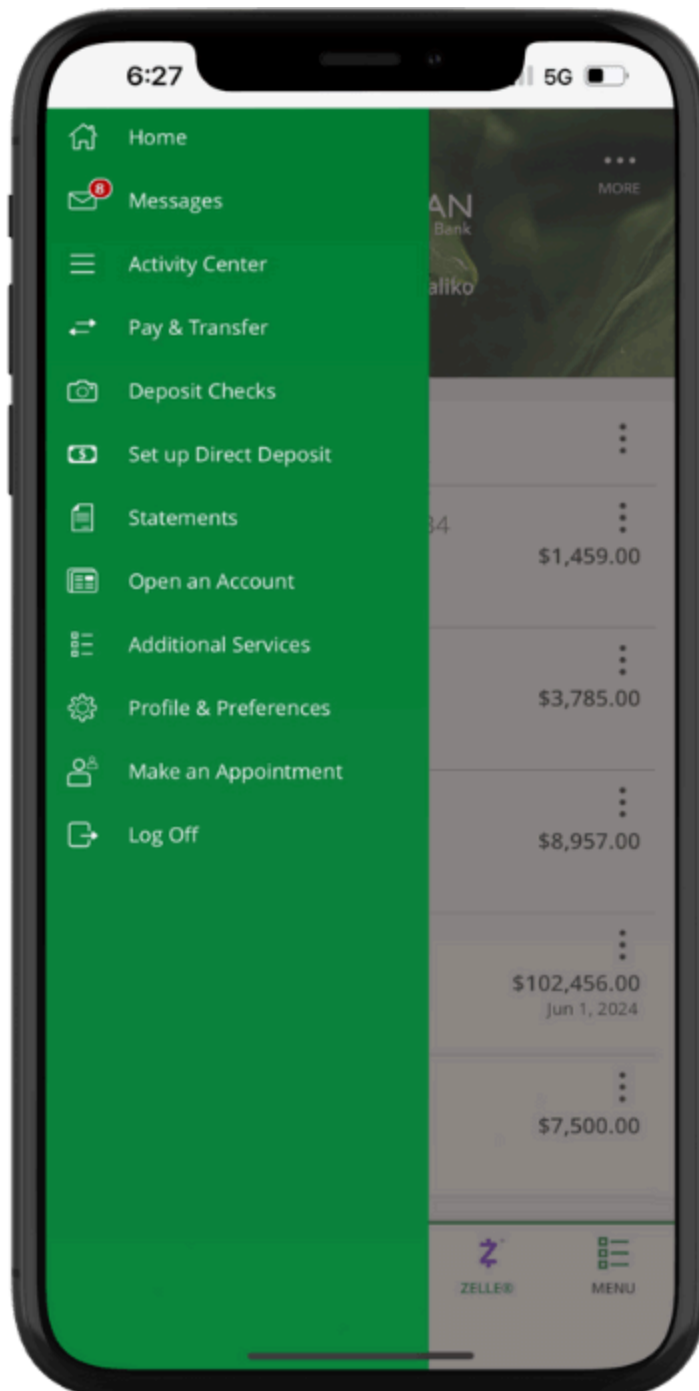


Banking That Works for You

We updated our menu to make it easier for you to access important banking services quickly! With this enhancement, locating services is easier now that certain buttons are presented on a page with a brief description.

Click the dropdown below to see the menu.

Navigate to a Menu ▼



More Ways to Bank Online



Enroll in eStatements

Receive paperless statements - it's secure, convenient, protected and great for the environment!



Set Up Direct Deposit

Use our automated account switching solution ClickSWITCH to set up a new direct deposit to your ASB account.



Easy Payments with Zelle®

Send and receive money, typically in minutes between enrolled users.*



Mobile Check Deposit

Securely and conveniently deposit your checks without having to stop by one of our branch locations.



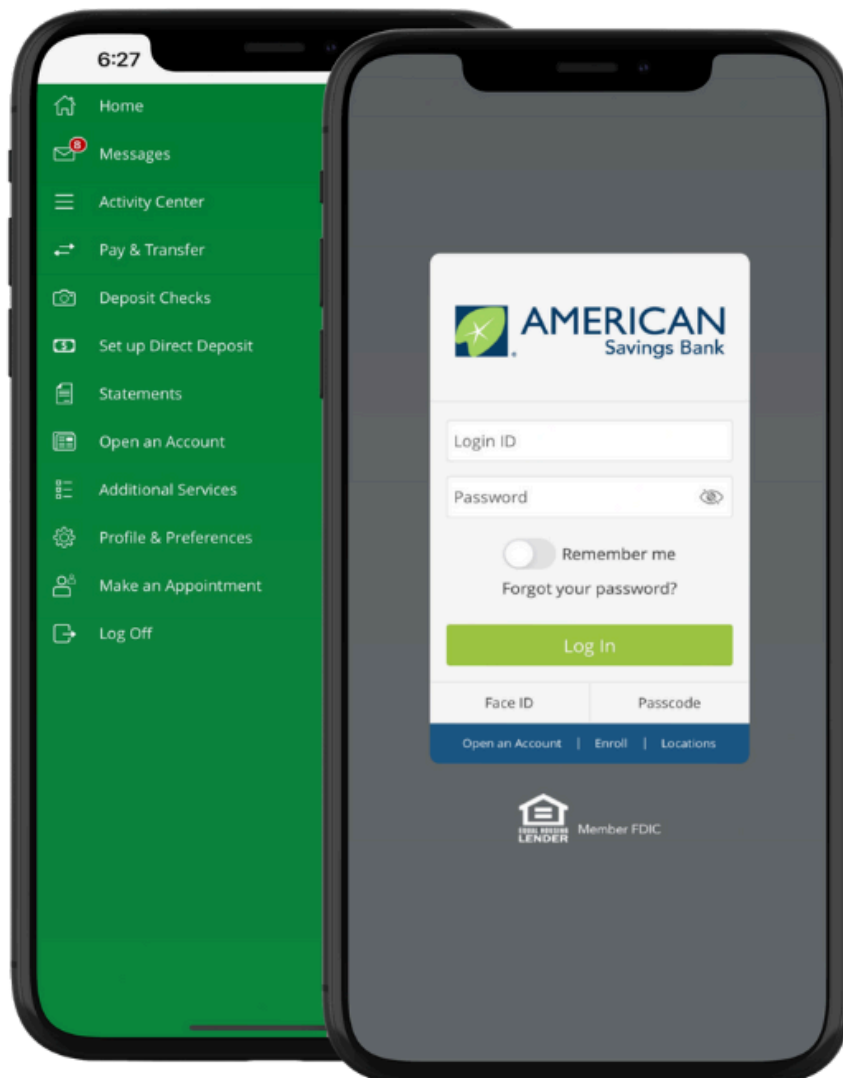
Enroll in Bill Pay

Schedule single or recurring payments from your phone, tablet or computer and get rid of the hassle of checks and stamps.



Manage Contact Information

Conveniently manage your contact information online to protect your information.



Choose when and where you want to a bank

Download Hawaii's Best-Ranked
Online Banking App



Online Banking Resources



Online Banking Setup

Simplify your banking needs. It's quick and easy to set up Online
Banking.





Online Banking Learning Hub

Watch our tutorial videos to enhance your digital experience and learn how you can benefit from Online Banking.



Secure Online Banking

Learn how we keep your information secure with Online Banking.



Common Questions

How do I enroll in ASB Online Banking?



How do I enroll in ASB Online Banking as a foreign customer?



Do I have to enroll in Online Banking before I can access Mobile Banking?



Will I be able to view my statements in Online Banking?



How do I log in for the first time?



What browser version do I need for Online Banking?



Where can I go for more Online Banking assistance?



Online Banking vs. Traditional Banking: What's the Difference?

The rise of technology in recent years has also led to new ways to bank — online via web browsers and smartphone applications. Online banking has beco...

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Be Aware of Ransomware

Ransomware is a form of malware designed to hold a victim's files and device hostage until they've paid the demanded ransom. We're here to help you le...

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Online Banking vs. Traditional Banking: What's the difference?

The rise of technology in recent years has also led to new ways to bank — online via web browsers and smartphone applications. Online banking has become a convenient way...

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*U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

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List of ATMs

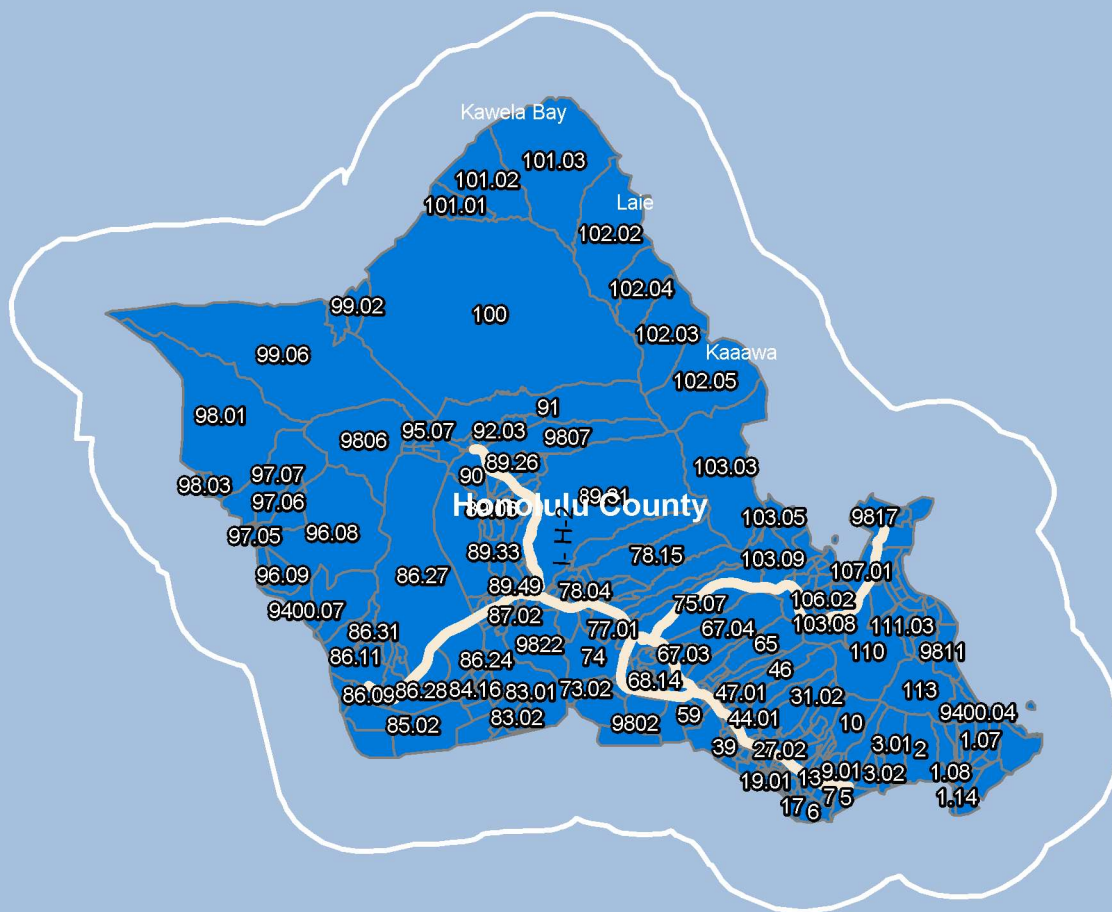
State	Assessment Area	ATM Name	Address	City	State	Zip	MSA Code	State Code	County Code	Tract Code	ATM Service Type
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Foodland Farms Lahaina	345 Keawe St	Lahaina	HI	96761	27980	15	009	0314.02	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Foodland Kaahumanu	90 S Kane St	Kahului	HI	96732	27980	15	009	0319.00	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Foodland Kihei	1881 S Kihei Rd	Kihei	HI	96753	27980	15	009	0307.08	Withdrawals Only
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Foodland Pukalani	55 Pukalani St	Makawao	HI	96768	27980	15	009	0304.06	Withdrawals Only
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Kahana Shopping Center	4405 Honoapiilani Hwy	Lahaina	HI	96761	27980	15	009	0315.05	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Kahului Branch	150 Hookele St	Kahului	HI	96732	27980	15	009	0319.00	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Kahului Branch (D/U)	150 Hookele St	Kahului	HI	96732	27980	15	009	0319.00	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Kahului Branch (W/U)	150 Hookele St	Kahului	HI	96732	27980	15	009	0319.00	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Kahalani Foodland Branch	370 Kehalani Village Dr	Wailuku	HI	96793	27980	15	009	0310.01	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Kahalani Foodland Branch (#2)	370 Kehalani Village Dr	Wailuku	HI	96793	27980	15	009	0310.01	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Kihei Branch	255 Piikea Ave	Kihei	HI	96753	27980	15	009	0307.13	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Maui Mall	70 E Kaahumanu Ave	Kahului	HI	96732	27980	15	009	0319.00	Withdrawals Only
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Molokai Branch	40 Ala Malama Ave	Kaunakakai	HI	96748	27980	15	009	0317.00	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Pukalani Branch	55 Pukalani St	Makawao	HI	96768	27980	15	009	0304.06	Deposits & Withdrawals
Hawaii	Kahului-Wailuku-Lahaina MSA (27980)	Wailuku ATM (Valley Isle Community FCU)	69 N Market St	Wailuku	HI	96793	27980	15	009	0309.01	Deposits & Withdrawals
Hawaii	Non MSA Hawaii County	Foodland Farms Mauna Lani	68-1330 Mauna Lani Dr	Kamuela	HI	96743	0	15	001	0217.08	Withdrawals Only
Hawaii	Non MSA Hawaii County	Foodland Kamuela	67-1185 Mamalahoa Hwy	Kamuela	HI	96743	0	15	001	0217.06	Withdrawals Only
Hawaii	Non MSA Hawaii County	Foodland Keaau	16-586 Old Volcano Rd	Keaau	HI	96749	0	15	001	0210.13	Withdrawals Only
Hawaii	Non MSA Hawaii County	Hilo Branch	100 Pauahi St	Hilo	HI	96720	0	15	001	0204.00	Deposits & Withdrawals
Hawaii	Non MSA Hawaii County	Hilo Branch Lobby	100 Pauahi St	Hilo	HI	96720	0	15	001	0204.00	Deposits & Withdrawals
Hawaii	Non MSA Hawaii County	Kailua-Kona Branch	75-5644 Palani Rd	Kailua Kona	HI	96740	0	15	001	0216.05	Deposits & Withdrawals
Hawaii	Non MSA Hawaii County	Kailua-Kona Branch Lobby	75-5644 Palani Rd	Kailua Kona	HI	96740	0	15	001	0216.05	Deposits & Withdrawals
Hawaii	Non MSA Hawaii County	Kealahou Branch	81-6644 Mamalahoa Hwy	Kealahou	HI	96750	0	15	001	0214.02	Deposits & Withdrawals
Hawaii	Non MSA Hawaii County	Sack N Save Hilo	250 Kinoole St	Hilo	HI	96720	0	15	001	0203.00	Withdrawals Only
Hawaii	Non MSA Hawaii County	Sack N Save Lanihau	75-5595 Palani Rd	Kailua Kona	HI	96740	0	15	001	0216.05	Withdrawals Only
Hawaii	Non MSA Hawaii County	Sack N Save Puainako	2100 Kaneohe Ave	Hilo	HI	96720	0	15	001	0207.01	Withdrawals Only
Hawaii	Non MSA Hawaii County	Waimea Branch	65-1158 Mamalahoa Hwy	Kamuela	HI	96743	0	15	001	0217.05	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Elele Shopping Center	4469 Waiolo Rd	Elele	HI	96705	0	15	007	0407.02	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Foodland Princeville	5-4280 Kuhio Hwy	Princeville	HI	96722	0	15	007	0401.06	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Hokulei Branch (D/U)	4454 Nuhou St	Lihue	HI	96766	0	15	007	0404.02	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Hokulei Branch (W/U)	4454 Nuhou St	Lihue	HI	96766	0	15	007	0404.02	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Hokulei Branch Lobby	4454 Nuhou St	Lihue	HI	96766	0	15	007	0404.02	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Kapaa Digital	4-831 Kuhio Hwy	Kapaa	HI	96746	0	15	007	0403.02	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Kapaa Digital Branch	4-831 Kuhio Hwy	Kapaa	HI	96746	0	15	007	0403.02	Deposits & Withdrawals
Hawaii	Non MSA Kauai County	Koloa Villages	5460 Koloa Rd	Koloa	HI	96756	0	15	007	0406.03	Withdrawals Only
Hawaii	Non MSA Kauai County	Kukui Grove Shopping Ctr	3-2600 Kaunualii Hwy	Lihue	HI	96766	0	15	007	0404.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	BYU Hawaii	55-220 Kulanui St	Laie	HI	96762	46520	15	003	0102.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Campus Branch	300 N Beretania St	Honolulu	HI	96817	46520	15	003	0053.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Campus Branch Lobby	300 N Beretania St	Honolulu	HI	96817	46520	15	003	0053.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Don Quijote Kaheka	801 Kaheka St	Honolulu	HI	96814	46520	15	003	0036.04	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Don Quijote Pearl City	850 Kamehameha Hwy	Pearl City	HI	96782	46520	15	003	0080.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Ewa Beach Lobby	91-1101 Keaunui Dr	Ewa Beach	HI	96706	46520	15	003	0084.10	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Ewa Branch (D/U)	91-1101 Keaunui Dr	Ewa Beach	HI	96706	46520	15	003	0084.10	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Ewa Branch (W/U)	91-1101 Keaunui Dr	Ewa Beach	HI	96706	46520	15	003	0084.10	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Foodland Aina Haina	820 W Hind Dr	Honolulu	HI	96821	46520	15	003	0003.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Ala Moana	1450 Ala Moana Blvd	Honolulu	HI	96814	46520	15	003	0037.03	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Foodland Dillingham	1505 Dillingham Blvd	Honolulu	HI	96817	46520	15	003	0058.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Foodland Ewa Beach	91-1401 FORT WEAVER RD	Ewa Beach	HI	96706	46520	15	003	0084.11	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Farms Ka Makana Alii	91-5431 Kapolei Pkwy	Kapolei	HI	96707	46520	15	003	0115.00	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Farms Pearl City	1150 Kuala St	Pearl City	HI	96782	46520	15	003	0080.09	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Kailua	108 Hekili St	Kailua	HI	96734	46520	15	003	0111.05	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Kaneohe	45-480 Kaneohe Bay Dr	Kaneohe	HI	96744	46520	15	003	0106.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Kapolei	4850 Kapolei Pkwy	Kapolei	HI	96707	46520	15	003	0115.00	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Mililani	95-221 Kipapa Dr	Mililani	HI	96789	46520	15	003	0089.42	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Puhukou	59-720 Kamehameha Hwy	Haleiwa	HI	96712	46520	15	003	0101.01	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Foodland Wahiawa	823 California Ave	Wahiawa	HI	96786	46520	15	003	0093.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Haleiwa Branch	66-197 Kamehameha Hwy	Haleiwa	HI	96712	46520	15	003	0099.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Hawaii Kai Branch	333 Keahole St	Honolulu	HI	96825	46520	15	003	0001.08	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Honolulu Inter-Island Airport	400 Rodgers Blvd	Honolulu	HI	96819	46520	15	003	9802.00	Withdrawals Only

Hawaii	Urban Honolulu (MSA 46520)	Honolulu International Airport-Main Lobby Gate 13	300 Rodgers Blvd	Honolulu	HI	96819	46520	15	003	9802.00	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Kahala Branch	4211 Waialae Ave	Honolulu	HI	96816	46520	15	003	0005.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kahala Mall-Macys	4211 Waialae Ave	Honolulu	HI	96816	46520	15	003	0005.00	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Kailua Branch	200 Hamakua Dr	Kailua	HI	96734	46520	15	003	0111.05	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kailua Branch #2	200 Hamakua Dr	Kailua	HI	96734	46520	15	003	0111.05	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kaimuki Shopping Center Branch	3221 Waialae Ave	Honolulu	HI	96816	46520	15	003	0013.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kaimuki Shopping Center Branch #2	3221 Waialae Ave	Honolulu	HI	96816	46520	15	003	0013.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kalihi Branch	2110 N King St	Honolulu	HI	96819	46520	15	003	0061.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kalihi Branch #2	2110 N King St	Honolulu	HI	96819	46520	15	003	0061.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kalihi Branch Lobby	2110 N King St	Honolulu	HI	96819	46520	15	003	0061.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kam Center Branch	1620 N School St	Honolulu	HI	96817	46520	15	003	0048.01	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kam Shopping Ctr (Remote)	1620 N School St	Honolulu	HI	96817	46520	15	003	0048.01	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Kaneohe (Rotational)	45-1144 Kamehameha Hwy	Kaneohe	HI	96744	46520	15	003	0105.07	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kaneohe Branch (D/U)	45-1144 Kamehameha Hwy	Kaneohe	HI	96744	46520	15	003	0105.07	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kapiolani Branch	1600 Kapiolani Blvd	Honolulu	HI	96814	46520	15	003	0036.04	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kapiolani Branch Lobby	1600 Kapiolani Blvd	Honolulu	HI	96814	46520	15	003	0036.04	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kapolei (D/U)	888 Wakea St	Kapolei	HI	96707	46520	15	003	0115.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kapolei (W/U)	888 Wakea St	Kapolei	HI	96707	46520	15	003	0115.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Kapolei Center	91-590 Farrington Hwy	Kapolei	HI	96707	46520	15	003	0115.00	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Laie Foodland Branch	55-510 Kamehameha Hwy	Laie	HI	96762	46520	15	003	0102.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Laie Foodland-Digital Branch	55-510 Kamehameha Hwy	Laie	HI	96762	46520	15	003	0102.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Main (Bishop Square) Branch	1001 Bishop St	Honolulu	HI	96813	46520	15	003	0040.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Main Branch	1001 Bishop St	Honolulu	HI	96813	46520	15	003	0040.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Makiki Branch	1209 Piikoi St	Honolulu	HI	96814	46520	15	003	0035.03	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Makiki Branch Lobby	1209 Piikoi St	Honolulu	HI	96814	46520	15	003	0035.03	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Manoa Branch	2851 East Manoa Rd	Honolulu	HI	96822	46520	15	003	0029.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Market City Foodland	2939 Harding Ave	Honolulu	HI	96816	46520	15	003	0021.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	McCully Branch	1806 S King St	Honolulu	HI	96826	46520	15	003	0026.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	McCully Branch Lobby	1806 S King St	Honolulu	HI	96826	46520	15	003	0026.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	McCully Shopping Center	1960 Kapiolani Blvd	Honolulu	HI	96826	46520	15	003	0025.00	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Mililani Branch (D/U)	95-221 Kipapa Dr	Mililani	HI	96789	46520	15	003	0089.42	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Mililani SC (Rotational)	95-221 Kipapa Dr	Mililani	HI	96789	46520	15	003	0089.42	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Pearl City Branch	850 Kamehameha Hwy	Pearl City	HI	96782	46520	15	003	0080.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Pearl City Branch Lobby	850 Kamehameha Hwy	Pearl City	HI	96782	46520	15	003	0080.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Pearlridge (Rotational)	98-200 Kamehameha Hwy	Aiea	HI	96701	46520	15	003	0078.08	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Pearlridge Branch (D/U)	98-200 Kamehameha Hwy	Aiea	HI	96701	46520	15	003	0078.08	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Pearlridge Branch (W/U)	98-200 Kamehameha Hwy	Aiea	HI	96701	46520	15	003	0078.08	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Pearlridge Wai Makai (Downtown Escalator)	98-1005 Moanalua Rd	Aiea	HI	96701	46520	15	003	0078.08	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Pearlridge Wai Mauka (Uptown Escalator)	98-1005 Moanalua Rd	Aiea	HI	96701	46520	15	003	0078.08	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Pioneer Plaza	900 Fort Street Mall	Honolulu	HI	96813	46520	15	003	0040.00	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Queen-Ward Branch	929 Queen St	Honolulu	HI	96814	46520	15	003	0038.01	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Sack N Save Nanakuli	87-2070 Farrington Hwy	Waianae	HI	96792	46520	15	003	9400.07	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	SALT at Our Kakaako	333 Keawe St	Honolulu	HI	96813	46520	15	003	0038.01	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Salt Lake Branch Lobby	848 Ala Liliiko St	Honolulu	HI	96818	46520	15	003	0068.06	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Salt Lake S.C. Branch	848 Ala Liliiko St	Honolulu	HI	96818	46520	15	003	0068.06	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Tamura's Hauula	54-316 Kamehameha Hwy	Hauula	HI	96717	46520	15	003	0102.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Tamura's Wahiawa	440 Kilani Ave	Wahiawa	HI	96786	46520	15	003	0094.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Training Center Branch (7th Flr)	300 N Beretania St	Honolulu	HI	96817	46520	15	003	0053.00	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	UH Campus	2445 Campus Rd	Honolulu	HI	96822	46520	15	003	0027.01	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	UNOCAL Royal Kunia	94-673 Kupuohi St	Waipahu	HI	96797	46520	15	003	0089.36	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Wahiawa (Rotational)	649 California Ave	Wahiawa	HI	96786	46520	15	003	0093.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Wahiawa Branch (D/U)	649 California Ave	Wahiawa	HI	96786	46520	15	003	0093.02	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waianae Branch #1	86-120 Farrington Hwy	Waianae	HI	96792	46520	15	003	0097.05	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waianae Branch #2	86-120 Farrington Hwy	Waianae	HI	96792	46520	15	003	0097.05	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waikiki Branch	2255 Kuhio Ave	Honolulu	HI	96815	46520	15	003	0020.03	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waipahu Branch	94-060 Farrington Hwy	Waipahu	HI	96797	46520	15	003	0089.37	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waipahu Festival Marketplace	94-340 Waipahu Depot St	Waipahu	HI	96797	46520	15	003	0087.02	Withdrawals Only
Hawaii	Urban Honolulu (MSA 46520)	Waipahu Town Center Br #1	94-060 Farrington Hwy	Waipahu	HI	96797	46520	15	003	0089.37	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waipahu Town Center Br #2	94-060 Farrington Hwy	Waipahu	HI	96797	46520	15	003	0089.37	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waipio Gentry Foodland Digital Branch	94-1040 Waipio Uka St	Waipahu	HI	96797	46520	15	003	0089.48	Deposits & Withdrawals
Hawaii	Urban Honolulu (MSA 46520)	Waipio Gentry Foodland Digital Branch	94-1040 Waipio Uka St	Waipahu	HI	96797	46520	15	003	0089.48	Deposits & Withdrawals

Hawaii	Urban Honolulu (MSA 46520)	Windward Mall	46-056 Kamehameha Hwy	Kaneohe	HI	96744	46520	15	003	0105.07	Withdrawals Only
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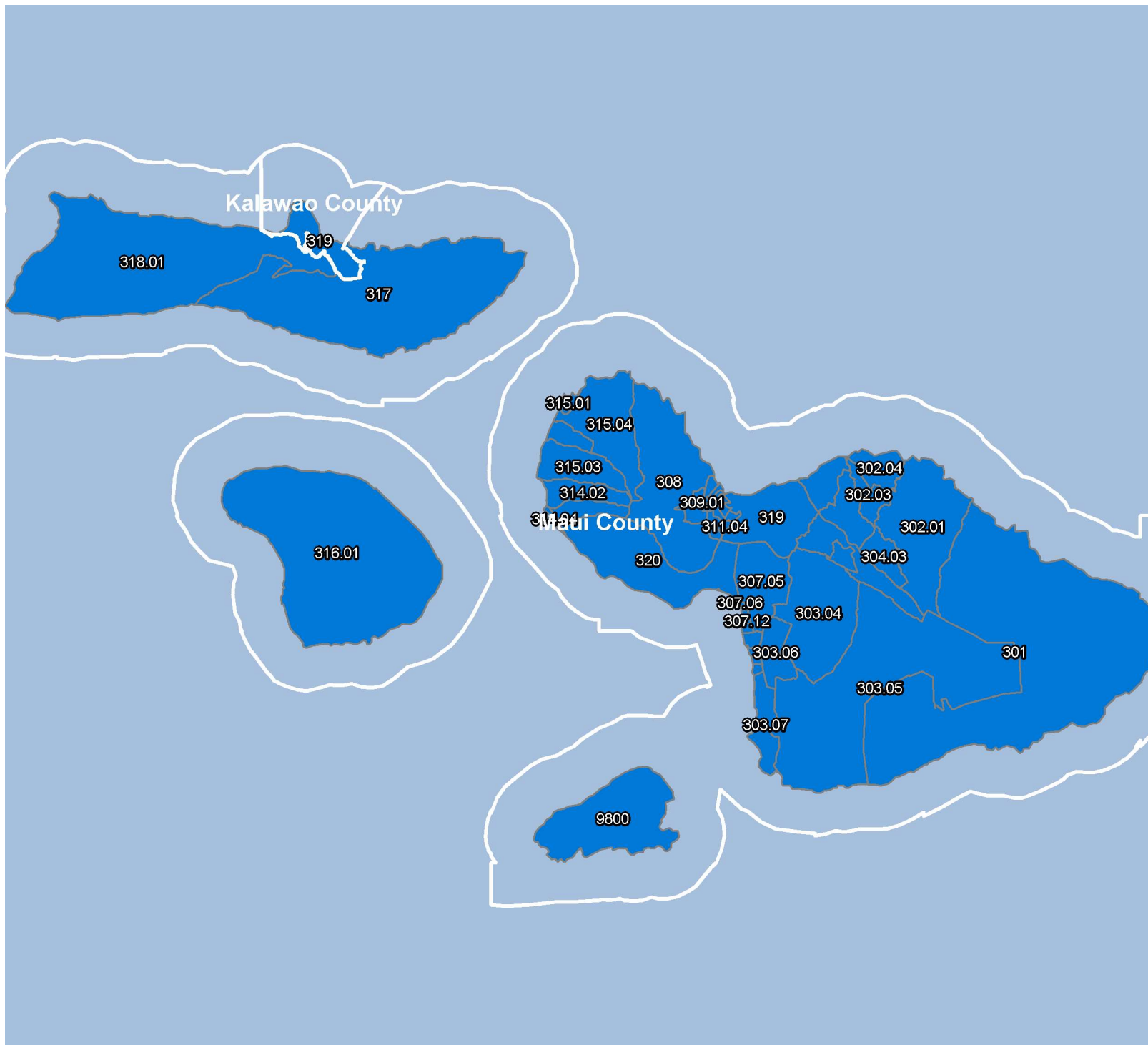
*Honolulu MSA**

General Map



AMERICAN SAVINGS BANK - 2024 CRA - Standard Map

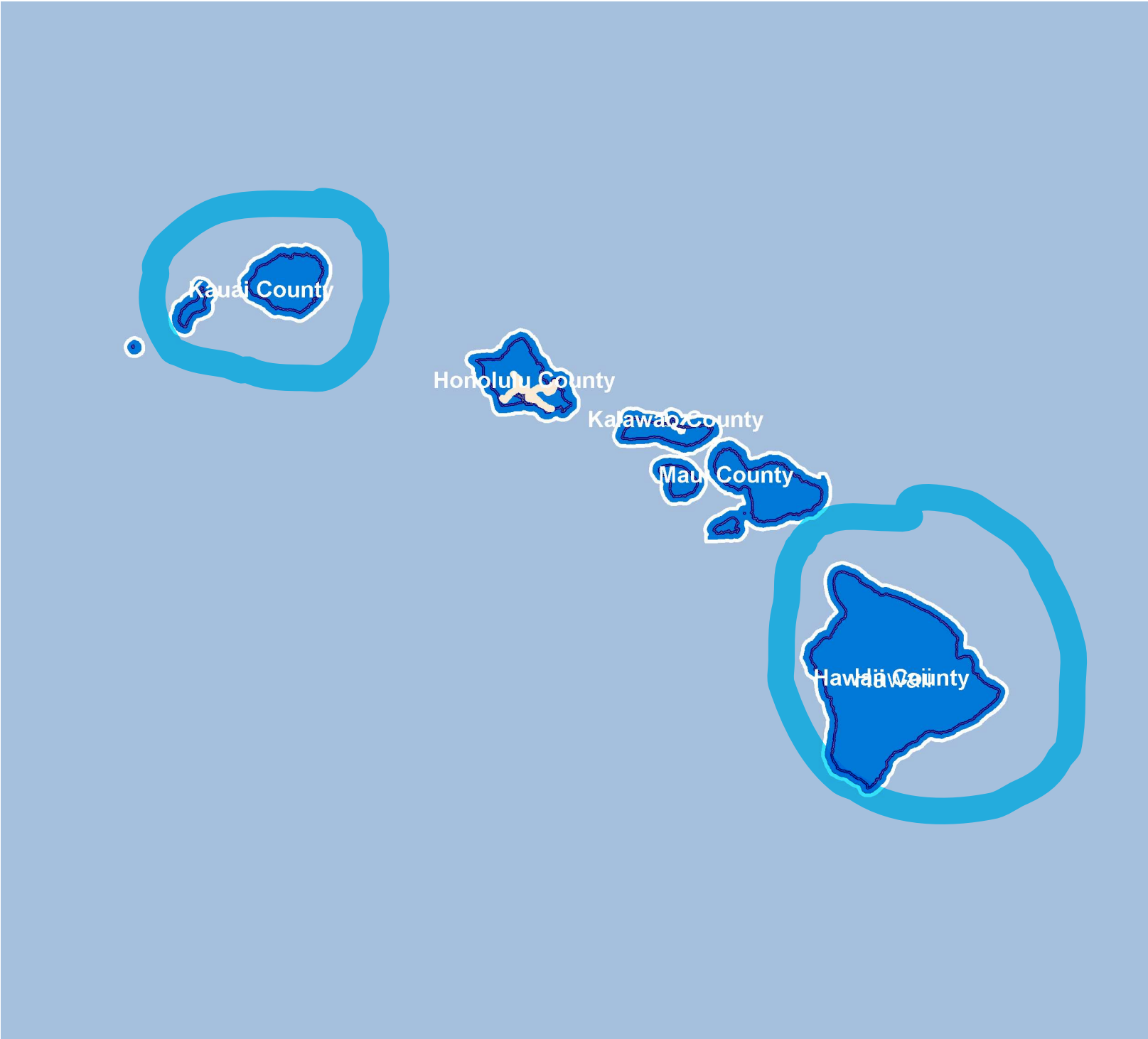
Maui MSA



General Map

~~HONOLULU MSA~~

Hawaii Non MSA and Kauai Non MSA



Income Level

- NA
- Low
- Moderate
- Middle
- Upper



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	001	0201.00	Middle	No	107.84	\$99,900	\$107,732	\$86,833	5433	72.78	3954	1082	2014
15	001	0202.02	Moderate	No	67.91	\$99,900	\$67,842	\$54,681	2035	75.68	1540	524	741
15	001	0203.00	Low	No	44.52	\$99,900	\$44,475	\$35,848	3822	73.76	2819	599	789
15	001	0204.00	Middle	No	82.95	\$99,900	\$82,867	\$66,795	3517	81.52	2867	635	1153
15	001	0205.00	Moderate	No	69.44	\$99,900	\$69,371	\$55,916	5944	82.44	4900	562	1861
15	001	0206.00	Middle	No	83.43	\$99,900	\$83,347	\$67,182	5631	89.13	5019	1385	1864
15	001	0207.01	Middle	No	82.18	\$99,900	\$82,098	\$66,178	4811	90.02	4331	1199	2119
15	001	0207.02	Upper	No	128.85	\$99,900	\$128,721	\$103,750	4647	90.02	4183	1417	1990
15	001	0208.01	Upper	No	135.13	\$99,900	\$134,995	\$108,810	4365	85.70	3741	1368	1637
15	001	0208.02	Middle	No	91.42	\$99,900	\$91,329	\$73,611	6544	81.95	5363	1520	2632
15	001	0209.00	Middle	No	119.40	\$99,900	\$119,281	\$96,141	4802	85.69	4115	1380	1854
15	001	0210.03	Moderate	No	62.57	\$99,900	\$62,507	\$50,385	7423	73.14	5429	1903	2844
15	001	0210.11	Middle	No	85.24	\$99,900	\$85,155	\$68,636	4388	69.78	3062	1086	1939
15	001	0210.13	Middle	No	91.72	\$99,900	\$91,628	\$73,857	4820	84.61	4078	1399	2035
15	001	0210.14	Middle	No	80.57	\$99,900	\$80,489	\$64,878	8402	69.57	5845	1723	2678
15	001	0210.15	Middle	No	115.03	\$99,900	\$114,915	\$92,629	6080	64.90	3946	1548	1993
15	001	0210.16	Moderate	No	70.58	\$99,900	\$70,509	\$56,833	5525	54.03	2985	1488	2071
15	001	0210.17	Low	No	47.81	\$99,900	\$47,762	\$38,500	4572	54.77	2504	1322	2125
15	001	0211.01	Moderate	No	64.03	\$99,900	\$63,966	\$51,563	2793	40.28	1125	1388	1958
15	001	0211.07	Low	No	33.34	\$99,900	\$33,307	\$26,852	1365	56.92	777	411	652
15	001	0211.08	Moderate	No	71.10	\$99,900	\$71,029	\$57,250	6336	64.43	4082	1922	2926
15	001	0212.03	Moderate	No	54.33	\$99,900	\$54,276	\$43,750	6111	61.81	3777	1790	2870
15	001	0212.04	Middle	No	86.10	\$99,900	\$86,014	\$69,333	2868	56.28	1614	911	1396
15	001	0213.00	Middle	No	106.34	\$99,900	\$106,234	\$85,625	5913	55.79	3299	1552	3297
15	001	0214.02	Middle	No	94.12	\$99,900	\$94,026	\$75,792	3876	74.97	2906	862	1278
15	001	0215.02	Middle	No	115.69	\$99,900	\$115,574	\$93,158	5432	53.31	2896	1073	1746

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	001	0215.04	Middle	No	80.26	\$99,900	\$80,180	\$64,630	5932	81.30	4823	832	1263
15	001	0215.10	Middle	No	104.98	\$99,900	\$104,875	\$84,531	3550	49.58	1760	1103	1856
15	001	0215.11	Middle	No	94.69	\$99,900	\$94,595	\$76,250	1568	57.46	901	505	478
15	001	0215.12	Middle	No	107.38	\$99,900	\$107,273	\$86,469	4531	56.81	2574	873	1489
15	001	0215.13	Upper	No	138.65	\$99,900	\$138,511	\$111,643	6109	55.28	3377	1590	2578
15	001	0216.05	Middle	No	110.13	\$99,900	\$110,020	\$88,681	3787	57.06	2161	955	1049
15	001	0216.06	Middle	No	94.53	\$99,900	\$94,435	\$76,122	4120	54.88	2261	854	1279
15	001	0216.07	Upper	No	130.32	\$99,900	\$130,190	\$104,934	4452	46.16	2055	1569	2013
15	001	0216.08	Middle	No	89.59	\$99,900	\$89,500	\$72,143	3832	52.22	2001	1192	1456
15	001	0217.05	Upper	No	154.57	\$99,900	\$154,415	\$124,463	6366	67.56	4301	1188	2377
15	001	0217.06	Upper	No	137.20	\$99,900	\$137,063	\$110,475	3795	76.05	2886	952	1518
15	001	0217.07	Middle	No	109.35	\$99,900	\$109,241	\$88,051	4997	62.36	3116	1083	1592
15	001	0217.08	Upper	No	122.23	\$99,900	\$122,108	\$98,424	4152	44.44	1845	1212	1835
15	001	0218.00	Upper	No	121.34	\$99,900	\$121,219	\$97,706	6979	66.37	4632	1820	2603
15	001	0219.02	Middle	No	80.14	\$99,900	\$80,060	\$64,531	4212	73.03	3076	806	1399
15	001	0220.00	Moderate	No	75.86	\$99,900	\$75,784	\$61,083	2678	64.82	1736	633	1006
15	001	0221.02	Middle	No	84.49	\$99,900	\$84,406	\$68,036	2114	60.50	1279	505	814
15	001	9900.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9901.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9903.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9904.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9905.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9906.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9907.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9908.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9909.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9910.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9911.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9912.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	001	9913.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9914.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9915.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9916.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	001	9917.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0

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15	003	0001.07	Upper	No	126.39	\$120,100	\$151,794	\$131,250	2740	76.20	2088	727	831
15	003	0001.08	Upper	No	138.18	\$120,100	\$165,954	\$143,501	3213	62.84	2019	984	974
15	003	0001.10	Upper	No	156.31	\$120,100	\$187,728	\$162,321	4254	74.47	3168	1205	1392
15	003	0001.14	Upper	No	223.89	\$120,100	\$268,892	\$232,500	1726	57.65	995	361	576
15	003	0001.15	Middle	No	107.56	\$120,100	\$129,180	\$111,696	2774	73.65	2043	589	580
15	003	0001.16	Middle	No	95.36	\$120,100	\$114,527	\$99,036	2500	69.24	1731	748	340
15	003	0001.17	Middle	No	99.80	\$120,100	\$119,860	\$103,640	1464	76.78	1124	288	338
15	003	0001.18	Upper	No	154.30	\$120,100	\$185,314	\$160,234	1771	76.17	1349	562	546
15	003	0001.19	Upper	No	142.39	\$120,100	\$171,010	\$147,875	2195	86.61	1901	680	762
15	003	0001.20	Upper	No	148.05	\$120,100	\$177,808	\$153,750	2624	80.83	2121	648	792
15	003	0001.21	Upper	No	139.26	\$120,100	\$167,251	\$144,615	2774	66.37	1841	672	611
15	003	0001.22	Upper	No	147.75	\$120,100	\$177,448	\$153,438	3112	91.00	2832	902	942
15	003	0002.00	Upper	No	167.55	\$120,100	\$201,228	\$174,000	5745	82.14	4719	1484	1899
15	003	0003.01	Upper	No	175.90	\$120,100	\$211,256	\$182,664	3608	79.35	2863	1049	1332
15	003	0003.02	Upper	No	141.65	\$120,100	\$170,122	\$147,105	2702	81.13	2192	713	938
15	003	0004.01	Upper	No	149.71	\$120,100	\$179,802	\$155,469	2758	76.43	2108	853	989
15	003	0004.02	Upper	No	186.57	\$120,100	\$224,071	\$193,750	4147	79.74	3307	1118	1301
15	003	0005.00	Upper	No	161.14	\$120,100	\$193,529	\$167,340	3872	72.29	2799	1001	1387
15	003	0006.00	Upper	No	149.36	\$120,100	\$179,381	\$155,107	1276	69.12	882	427	569
15	003	0007.00	Middle	No	108.84	\$120,100	\$130,717	\$113,026	3215	88.93	2859	706	1128
15	003	0008.00	Middle	No	116.35	\$120,100	\$139,736	\$120,833	3770	85.62	3228	759	1323
15	003	0009.01	Upper	No	120.03	\$120,100	\$144,156	\$124,653	2622	83.98	2202	656	691
15	003	0009.03	Upper	No	121.02	\$120,100	\$145,345	\$125,682	3039	85.52	2599	527	968
15	003	0009.04	Middle	No	114.80	\$120,100	\$137,875	\$119,219	1975	73.67	1455	550	783
15	003	0009.05	Upper	No	146.85	\$120,100	\$176,367	\$152,500	2357	69.62	1641	645	753
15	003	0010.00	Middle	No	91.48	\$120,100	\$109,867	\$95,000	3145	79.65	2505	683	1109

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15	003	0011.01	Moderate	No	66.92	\$120,100	\$80,371	\$69,500	1961	93.78	1839	166	330
15	003	0011.02	Middle	No	88.95	\$120,100	\$106,829	\$92,375	2249	91.33	2054	387	542
15	003	0012.01	Middle	No	106.66	\$120,100	\$128,099	\$110,771	3022	88.22	2666	460	869
15	003	0012.02	Middle	No	102.46	\$120,100	\$123,054	\$106,402	3254	87.28	2840	503	975
15	003	0013.00	Moderate	No	71.68	\$120,100	\$86,088	\$74,444	4437	87.69	3891	671	1325
15	003	0014.00	Upper	No	142.91	\$120,100	\$171,635	\$148,409	2655	85.91	2281	684	964
15	003	0015.01	Middle	No	112.14	\$120,100	\$134,680	\$116,458	1473	90.02	1326	240	566
15	003	0015.02	Middle	No	119.64	\$120,100	\$143,688	\$124,250	2334	86.20	2012	438	809
15	003	0016.01	Middle	No	100.36	\$120,100	\$120,532	\$104,219	1981	81.68	1618	374	570
15	003	0016.02	Upper	No	120.41	\$120,100	\$144,612	\$125,046	1784	81.89	1461	325	574
15	003	0017.00	Middle	No	92.78	\$120,100	\$111,429	\$96,350	2333	48.69	1136	698	366
15	003	0018.01	Middle	No	106.64	\$120,100	\$128,075	\$110,750	1119	58.89	659	172	59
15	003	0018.03	Moderate	No	79.58	\$120,100	\$95,576	\$82,650	2911	61.66	1795	473	166
15	003	0018.04	Moderate	No	60.78	\$120,100	\$72,997	\$63,125	1785	59.83	1068	435	60
15	003	0019.01	Middle	No	87.35	\$120,100	\$104,907	\$90,714	423	46.57	197	93	10
15	003	0019.05	Upper	No	159.60	\$120,100	\$191,680	\$165,746	1377	54.90	756	431	63
15	003	0019.06	Middle	No	111.60	\$120,100	\$134,032	\$115,900	2877	64.89	1867	855	62
15	003	0019.07	Middle	No	93.13	\$120,100	\$111,849	\$96,719	2546	59.35	1511	526	152
15	003	0020.03	Moderate	No	71.52	\$120,100	\$85,896	\$74,271	2126	66.18	1407	474	53
15	003	0020.04	Moderate	No	73.15	\$120,100	\$87,853	\$75,972	1140	64.74	738	227	18
15	003	0020.05	Moderate	No	74.78	\$120,100	\$89,811	\$77,656	1899	65.88	1251	328	34
15	003	0020.06	Low	No	49.89	\$120,100	\$59,918	\$51,810	2267	67.53	1531	531	66
15	003	0021.01	Low	No	44.45	\$120,100	\$53,384	\$46,167	1746	86.48	1510	260	248
15	003	0021.02	Middle	No	89.67	\$120,100	\$107,694	\$93,125	1839	85.59	1574	246	404
15	003	0022.03	Middle	No	90.73	\$120,100	\$108,967	\$94,219	1836	80.01	1469	461	75
15	003	0022.04	Middle	No	95.75	\$120,100	\$114,996	\$99,440	1308	79.51	1040	261	71
15	003	0022.05	Middle	No	109.86	\$120,100	\$131,942	\$114,087	1888	83.37	1574	443	94
15	003	0022.06	Moderate	No	54.93	\$120,100	\$65,971	\$57,051	1961	88.99	1745	156	204
15	003	0023.01	Middle	No	91.83	\$120,100	\$110,288	\$95,369	3293	85.15	2804	785	104

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15	003	0023.02	Middle	No	80.04	\$120,100	\$96,128	\$83,125	2087	88.79	1853	328	165
15	003	0024.01	Moderate	No	67.80	\$120,100	\$81,428	\$70,417	2912	88.56	2579	328	576
15	003	0024.03	Moderate	No	64.46	\$120,100	\$77,416	\$66,944	1567	90.04	1411	155	290
15	003	0024.04	Moderate	No	55.17	\$120,100	\$66,259	\$57,292	1423	86.86	1236	170	105
15	003	0025.00	Moderate	No	79.34	\$120,100	\$95,287	\$82,396	3941	87.85	3462	313	601
15	003	0026.00	Moderate	No	72.56	\$120,100	\$87,145	\$75,350	4174	87.78	3664	495	461
15	003	0027.01	Upper	No	126.06	\$120,100	\$151,398	\$130,909	4078	69.08	2817	259	523
15	003	0027.02	Middle	No	81.69	\$120,100	\$98,110	\$84,838	4705	82.55	3884	976	1140
15	003	0028.01	Middle	No	105.30	\$120,100	\$126,465	\$109,357	1778	82.11	1460	522	417
15	003	0028.02	Middle	No	102.31	\$120,100	\$122,874	\$106,250	2353	72.50	1706	647	956
15	003	0029.00	Upper	No	140.83	\$120,100	\$169,137	\$146,250	2251	76.63	1725	517	726
15	003	0030.00	Upper	No	158.35	\$120,100	\$190,178	\$164,444	4305	78.54	3381	1224	1678
15	003	0031.02	Upper	No	136.02	\$120,100	\$163,360	\$141,250	3345	86.94	2908	1175	1451
15	003	0031.03	Upper	No	129.84	\$120,100	\$155,938	\$134,837	1567	90.30	1415	422	509
15	003	0031.04	Upper	No	184.28	\$120,100	\$221,320	\$191,375	2175	75.77	1648	679	807
15	003	0034.04	Moderate	No	65.61	\$120,100	\$78,798	\$68,140	4517	82.13	3710	1146	406
15	003	0034.08	Moderate	No	65.83	\$120,100	\$79,062	\$68,362	2256	88.65	2000	561	198
15	003	0034.09	Moderate	No	67.53	\$120,100	\$81,104	\$70,128	1901	88.16	1676	494	65
15	003	0034.10	Moderate	No	50.26	\$120,100	\$60,362	\$52,197	1482	89.00	1319	233	8
15	003	0034.11	Moderate	No	72.40	\$120,100	\$86,952	\$75,192	1231	79.77	982	397	169
15	003	0034.12	Middle	No	80.15	\$120,100	\$96,260	\$83,241	1618	77.81	1259	478	77
15	003	0034.13	Moderate	No	75.25	\$120,100	\$90,375	\$78,148	2532	83.41	2112	569	169
15	003	0034.14	Middle	No	87.87	\$120,100	\$105,532	\$91,250	4118	79.26	3264	772	239
15	003	0035.01	Moderate	No	76.11	\$120,100	\$91,408	\$79,038	2286	83.86	1917	603	222
15	003	0035.03	Moderate	No	76.26	\$120,100	\$91,588	\$79,202	1500	91.73	1376	67	37
15	003	0035.04	Moderate	No	61.90	\$120,100	\$74,342	\$64,286	2712	87.87	2383	686	139
15	003	0036.03	Moderate	No	58.95	\$120,100	\$70,799	\$61,222	3181	91.39	2907	595	153
15	003	0036.04	Moderate	No	71.74	\$120,100	\$86,160	\$74,505	2554	89.31	2281	324	60

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15	003	0036.05	Moderate	No	70.41	\$120,100	\$84,562	\$73,125	1036	88.61	918	39	61
15	003	0036.06	Middle	No	97.51	\$120,100	\$117,110	\$101,264	3058	82.44	2521	362	288
15	003	0037.01	Moderate	No	67.40	\$120,100	\$80,947	\$70,000	2522	79.34	2001	362	145
15	003	0037.02	Middle	No	92.68	\$120,100	\$111,309	\$96,250	3929	79.61	3128	557	29
15	003	0037.03	Middle	No	90.40	\$120,100	\$108,570	\$93,882	3457	78.02	2697	1023	247
15	003	0038.01	Moderate	No	50.92	\$120,100	\$61,155	\$52,885	4909	82.58	4054	462	59
15	003	0038.02	Middle	No	102.48	\$120,100	\$123,078	\$106,429	5114	82.64	4226	1270	104
15	003	0039.00	Unknown	No	0.00	\$120,100	\$0	\$0	559	69.23	387	36	14
15	003	0040.00	Middle	No	105.58	\$120,100	\$126,802	\$109,643	1627	68.65	1117	340	46
15	003	0041.01	Unknown	No	0.00	\$120,100	\$0	\$0	1618	83.07	1344	364	204
15	003	0041.02	Moderate	No	76.76	\$120,100	\$92,189	\$79,716	2438	85.23	2078	412	30
15	003	0042.01	Moderate	No	72.02	\$120,100	\$86,496	\$74,795	1602	85.21	1365	422	39
15	003	0042.02	Upper	No	127.77	\$120,100	\$153,452	\$132,688	1922	78.30	1505	528	50
15	003	0043.01	Middle	No	90.61	\$120,100	\$108,823	\$94,100	2273	75.45	1715	515	475
15	003	0043.02	Middle	No	83.58	\$120,100	\$100,380	\$86,801	3313	89.95	2980	247	729
15	003	0044.01	Middle	No	104.47	\$120,100	\$125,468	\$108,491	2536	92.39	2343	540	864
15	003	0044.02	Upper	No	129.72	\$120,100	\$155,794	\$134,710	2550	93.22	2377	669	844
15	003	0045.00	Upper	No	122.99	\$120,100	\$147,711	\$127,721	5360	81.04	4344	1319	1588
15	003	0046.00	Upper	No	179.10	\$120,100	\$215,099	\$185,994	3883	90.19	3502	812	1141
15	003	0047.01	Upper	No	139.91	\$120,100	\$168,032	\$145,294	2305	87.98	2028	647	776
15	003	0047.02	Upper	No	143.39	\$120,100	\$172,211	\$148,906	2477	90.51	2242	454	787
15	003	0048.01	Upper	No	136.86	\$120,100	\$164,369	\$142,132	3079	95.00	2925	799	955
15	003	0048.02	Middle	No	115.63	\$120,100	\$138,872	\$120,083	3873	94.22	3649	536	906
15	003	0049.00	Moderate	No	77.12	\$120,100	\$92,621	\$80,086	3351	95.76	3209	428	750
15	003	0050.00	Moderate	No	73.30	\$120,100	\$88,033	\$76,122	4106	92.11	3782	543	700
15	003	0051.00	Moderate	No	54.20	\$120,100	\$65,094	\$56,287	2905	86.37	2509	487	49
15	003	0052.00	Moderate	No	65.00	\$120,100	\$78,065	\$67,500	3001	89.94	2699	15	55
15	003	0053.00	Low	No	46.42	\$120,100	\$55,750	\$48,207	4302	93.44	4020	94	102
15	003	0054.00	Low	No	34.82	\$120,100	\$41,819	\$36,163	1545	99.81	1542	0	27

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15	003	0055.00	Moderate	No	62.10	\$120,100	\$74,582	\$64,489	2157	97.73	2108	227	228
15	003	0056.01	Unknown	No	0.00	\$120,100	\$0	\$0	1808	98.17	1775	57	156
15	003	0056.02	Moderate	No	71.86	\$120,100	\$86,304	\$74,625	5124	99.06	5076	540	811
15	003	0057.00	Moderate	No	59.98	\$120,100	\$72,036	\$62,289	2483	84.62	2101	158	72
15	003	0058.00	Moderate	No	67.44	\$120,100	\$80,995	\$70,042	3322	98.59	3275	526	243
15	003	0059.00	Moderate	No	61.99	\$120,100	\$74,450	\$64,375	2994	90.71	2716	63	364
15	003	0060.00	Middle	No	82.64	\$120,100	\$99,251	\$85,824	5661	99.17	5614	537	829
15	003	0061.00	Middle	No	110.78	\$120,100	\$133,047	\$115,048	4517	98.58	4453	305	646
15	003	0062.02	Low	No	30.37	\$120,100	\$36,474	\$31,538	2705	98.52	2665	55	180
15	003	0062.03	Moderate	No	69.32	\$120,100	\$83,253	\$71,992	6425	98.47	6327	568	793
15	003	0063.01	Middle	No	96.79	\$120,100	\$116,245	\$100,517	4068	96.80	3938	580	835
15	003	0063.02	Low	No	44.59	\$120,100	\$53,553	\$46,314	3152	98.16	3094	118	166
15	003	0064.01	Middle	No	102.86	\$120,100	\$123,535	\$106,818	2362	98.18	2319	242	424
15	003	0064.02	Middle	No	100.66	\$120,100	\$120,893	\$104,537	6393	95.43	6101	1101	1558
15	003	0065.00	Upper	No	130.23	\$120,100	\$156,406	\$135,238	4694	90.97	4270	912	1206
15	003	0067.03	Middle	No	81.98	\$120,100	\$98,458	\$85,139	1725	77.68	1340	212	439
15	003	0067.04	Middle	No	105.65	\$120,100	\$126,886	\$109,717	7162	85.00	6088	1194	1775
15	003	0068.06	Upper	No	140.73	\$120,100	\$169,017	\$146,146	1758	96.76	1701	506	557
15	003	0068.10	Moderate	No	66.64	\$120,100	\$80,035	\$69,208	2374	59.18	1405	0	1109
15	003	0068.11	Moderate	No	69.03	\$120,100	\$82,905	\$71,691	1047	58.74	615	44	490
15	003	0068.12	Upper	No	123.12	\$120,100	\$147,867	\$127,864	1363	93.54	1275	419	219
15	003	0068.13	Upper	No	130.21	\$120,100	\$156,382	\$135,221	4680	91.41	4278	1308	490
15	003	0068.14	Middle	No	85.98	\$120,100	\$103,262	\$89,291	2442	93.98	2295	508	119
15	003	0068.15	Moderate	No	50.43	\$120,100	\$60,566	\$52,375	2165	91.78	1987	483	26
15	003	0068.16	Middle	No	109.12	\$120,100	\$131,053	\$113,316	2411	95.85	2311	488	490
15	003	0068.17	Middle	No	117.87	\$120,100	\$141,562	\$122,404	4809	95.84	4609	715	895
15	003	0068.18	Moderate	No	76.35	\$120,100	\$91,696	\$79,286	1695	89.32	1514	344	56
15	003	0068.19	Moderate	No	57.37	\$120,100	\$68,901	\$59,583	2646	91.91	2432	630	0

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15	003	0069.00	Middle	No	82.24	\$120,100	\$98,770	\$85,407	3879	53.60	2079	0	1136
15	003	0070.01	Moderate	No	59.20	\$120,100	\$71,099	\$61,479	1565	55.91	875	0	884
15	003	0070.02	Moderate	No	59.14	\$120,100	\$71,027	\$61,415	2163	47.94	1037	0	1021
15	003	0071.00	Moderate	No	67.40	\$120,100	\$80,947	\$70,000	3060	53.50	1637	0	1067
15	003	0073.02	Middle	No	91.58	\$120,100	\$109,988	\$95,102	4172	41.42	1728	0	1667
15	003	0074.00	Middle	No	91.05	\$120,100	\$109,351	\$94,559	7651	38.91	2977	36	898
15	003	0075.04	Moderate	No	69.33	\$120,100	\$83,265	\$72,000	3372	96.86	3266	249	376
15	003	0075.07	Upper	No	133.29	\$120,100	\$160,081	\$138,424	6626	88.44	5860	1273	1628
15	003	0075.08	Middle	No	95.03	\$120,100	\$114,131	\$98,684	6994	83.71	5855	1177	1540
15	003	0077.01	Middle	No	90.12	\$120,100	\$108,234	\$93,594	4921	86.10	4237	747	1026
15	003	0077.02	Upper	No	139.40	\$120,100	\$167,419	\$144,770	5487	87.01	4774	1441	1837
15	003	0078.04	Upper	No	144.84	\$120,100	\$173,953	\$150,417	2005	96.76	1940	521	608
15	003	0078.07	Moderate	No	79.85	\$120,100	\$95,900	\$82,923	5292	85.77	4539	1154	241
15	003	0078.08	Moderate	No	70.44	\$120,100	\$84,598	\$73,155	3459	91.18	3154	510	431
15	003	0078.09	Upper	No	152.27	\$120,100	\$182,876	\$158,125	3384	92.29	3123	1028	1039
15	003	0078.12	Middle	No	99.90	\$120,100	\$119,980	\$103,750	2164	90.99	1969	495	479
15	003	0078.13	Middle	No	116.90	\$120,100	\$140,397	\$121,397	2880	93.68	2698	712	734
15	003	0078.14	Upper	No	143.46	\$120,100	\$172,295	\$148,981	3416	92.83	3171	1007	1127
15	003	0078.15	Upper	No	132.94	\$120,100	\$159,661	\$138,056	2034	87.91	1788	560	765
15	003	0078.16	Middle	No	98.06	\$120,100	\$117,770	\$101,832	3443	85.39	2940	1006	975
15	003	0078.17	Upper	No	155.62	\$120,100	\$186,900	\$161,607	1631	91.66	1495	423	499
15	003	0080.01	Moderate	No	63.51	\$120,100	\$76,276	\$65,962	2664	93.47	2490	243	348
15	003	0080.02	Middle	No	108.41	\$120,100	\$130,200	\$112,586	2897	95.93	2779	593	705
15	003	0080.05	Middle	No	106.76	\$120,100	\$128,219	\$110,865	6997	90.87	6358	1770	2086
15	003	0080.08	Moderate	No	78.16	\$120,100	\$93,870	\$81,169	1655	74.62	1235	94	500
15	003	0080.09	Middle	No	88.20	\$120,100	\$105,928	\$91,600	2760	89.64	2474	530	341
15	003	0080.10	Middle	No	104.39	\$120,100	\$125,372	\$108,409	2439	96.97	2365	605	665
15	003	0080.11	Middle	No	119.76	\$120,100	\$143,832	\$124,375	2697	95.40	2573	615	760
15	003	0080.12	Middle	No	112.19	\$120,100	\$134,740	\$116,514	2933	96.32	2825	609	791

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15	003	0080.13	Upper	No	123.08	\$120,100	\$147,819	\$127,813	2634	97.34	2564	629	672
15	003	0083.01	Middle	No	94.11	\$120,100	\$113,026	\$97,736	4553	62.00	2823	0	1464
15	003	0083.02	Middle	No	93.03	\$120,100	\$111,729	\$96,614	7253	96.26	6982	990	1012
15	003	0084.05	Middle	No	110.42	\$120,100	\$132,614	\$114,667	4988	91.72	4575	919	1319
15	003	0084.07	Middle	No	113.71	\$120,100	\$136,566	\$118,092	3778	79.04	2986	836	1084
15	003	0084.08	Middle	No	115.99	\$120,100	\$139,304	\$120,458	9057	68.14	6171	2311	2808
15	003	0084.10	Upper	No	123.08	\$120,100	\$147,819	\$127,820	6931	88.08	6105	1375	1646
15	003	0084.11	Middle	No	102.31	\$120,100	\$122,874	\$106,250	3609	88.28	3186	687	515
15	003	0084.13	Middle	No	112.24	\$120,100	\$134,800	\$116,563	3400	95.06	3232	583	623
15	003	0084.14	Upper	No	146.42	\$120,100	\$175,850	\$152,050	2168	84.87	1840	546	693
15	003	0084.15	Upper	No	136.10	\$120,100	\$163,456	\$141,336	4275	88.19	3770	859	1091
15	003	0084.16	Middle	No	103.06	\$120,100	\$123,775	\$107,031	2217	91.61	2031	557	462
15	003	0084.17	Moderate	No	79.67	\$120,100	\$95,684	\$82,734	3661	86.70	3174	904	617
15	003	0084.18	Middle	No	97.03	\$120,100	\$116,533	\$100,763	5762	88.30	5088	808	1341
15	003	0085.02	Middle	No	90.24	\$120,100	\$108,378	\$93,713	2364	76.52	1809	0	430
15	003	0086.09	Moderate	No	78.34	\$120,100	\$94,086	\$81,359	2179	78.02	1700	360	545
15	003	0086.10	Middle	No	99.35	\$120,100	\$119,319	\$103,173	1240	39.44	489	305	540
15	003	0086.11	Unknown	No	0.00	\$120,100	\$0	\$0	62	72.58	45	4	4
15	003	0086.23	Upper	No	166.96	\$120,100	\$200,519	\$173,382	4408	90.83	4004	1104	1208
15	003	0086.24	Upper	No	124.38	\$120,100	\$149,380	\$129,167	3069	89.93	2760	635	718
15	003	0086.25	Middle	No	92.65	\$120,100	\$111,273	\$96,215	4032	96.43	3888	600	685
15	003	0086.26	Moderate	No	71.45	\$120,100	\$85,811	\$74,200	3973	94.41	3751	528	770
15	003	0086.27	Middle	No	105.05	\$120,100	\$126,165	\$109,091	9793	84.73	8298	810	1434
15	003	0086.28	Middle	No	96.17	\$120,100	\$115,500	\$99,878	3847	91.50	3520	836	898
15	003	0086.29	Middle	No	80.29	\$120,100	\$96,428	\$83,378	2110	90.33	1906	434	480
15	003	0086.30	Middle	No	109.08	\$120,100	\$131,005	\$113,276	2779	81.18	2256	597	540
15	003	0086.31	Upper	No	123.49	\$120,100	\$148,311	\$128,243	3226	75.29	2429	846	762
15	003	0086.32	Middle	No	107.02	\$120,100	\$128,531	\$111,141	5317	89.56	4762	1040	1300

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15	003	0086.33	Middle	No	114.89	\$120,100	\$137,983	\$119,310	2726	81.40	2219	807	586
15	003	0086.34	Moderate	No	76.31	\$120,100	\$91,648	\$79,250	2800	82.64	2314	592	694
15	003	0087.02	Moderate	No	66.37	\$120,100	\$79,710	\$68,929	6490	97.73	6343	610	698
15	003	0087.04	Middle	No	104.40	\$120,100	\$125,384	\$108,417	3331	97.57	3250	400	502
15	003	0087.05	Low	No	47.44	\$120,100	\$56,975	\$49,266	3250	98.09	3188	100	121
15	003	0087.06	Middle	No	105.85	\$120,100	\$127,126	\$109,926	3650	95.04	3469	565	804
15	003	0087.07	Middle	No	90.69	\$120,100	\$108,919	\$94,180	6985	98.53	6882	804	1141
15	003	0088.01	Middle	No	106.42	\$120,100	\$127,810	\$110,521	4056	98.52	3996	618	762
15	003	0088.02	Middle	No	106.71	\$120,100	\$128,159	\$110,816	5304	97.34	5163	788	914
15	003	0089.06	Middle	No	101.00	\$120,100	\$121,301	\$104,891	4026	85.30	3434	1120	904
15	003	0089.09	Middle	No	106.28	\$120,100	\$127,642	\$110,368	3820	89.42	3416	1086	1129
15	003	0089.12	Middle	No	115.15	\$120,100	\$138,295	\$119,583	3103	98.16	3046	428	534
15	003	0089.13	Middle	No	110.68	\$120,100	\$132,927	\$114,940	5128	97.35	4992	644	756
15	003	0089.17	Upper	No	147.77	\$120,100	\$177,472	\$153,454	4579	89.02	4076	1200	1510
15	003	0089.18	Middle	No	119.13	\$120,100	\$143,075	\$123,716	5529	85.42	4723	1381	1432
15	003	0089.21	Upper	No	130.24	\$120,100	\$156,418	\$135,250	3121	96.57	3014	524	555
15	003	0089.26	Middle	No	94.21	\$120,100	\$113,146	\$97,841	1742	72.68	1266	410	334
15	003	0089.28	Upper	No	127.44	\$120,100	\$153,055	\$132,344	4102	89.32	3664	998	1036
15	003	0089.29	Middle	No	97.88	\$120,100	\$117,554	\$101,653	4906	88.16	4325	1411	580
15	003	0089.30	Upper	No	144.57	\$120,100	\$173,629	\$150,139	2416	88.78	2145	663	799
15	003	0089.31	Upper	No	167.73	\$120,100	\$201,444	\$174,180	3224	85.89	2769	712	775
15	003	0089.32	Upper	No	127.69	\$120,100	\$153,356	\$132,610	2645	88.66	2345	636	727
15	003	0089.33	Middle	No	114.75	\$120,100	\$137,815	\$119,167	3223	86.66	2793	936	1071
15	003	0089.34	Upper	No	125.89	\$120,100	\$151,194	\$130,735	3526	89.14	3143	893	1002
15	003	0089.35	Middle	No	105.41	\$120,100	\$126,597	\$109,464	3931	91.07	3580	745	845
15	003	0089.36	Middle	No	113.14	\$120,100	\$135,881	\$117,500	3275	96.31	3154	661	704
15	003	0089.37	Moderate	No	65.21	\$120,100	\$78,317	\$67,719	1737	97.81	1699	198	35
15	003	0089.38	Moderate	No	51.58	\$120,100	\$61,948	\$53,566	3242	96.73	3136	168	406
15	003	0089.39	Moderate	No	79.29	\$120,100	\$95,227	\$82,344	2595	76.84	1994	584	55

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15	003	0089.40	Middle	No	97.60	\$120,100	\$117,218	\$101,354	2936	92.10	2704	771	755
15	003	0089.41	Upper	No	129.73	\$120,100	\$155,806	\$134,722	1934	84.49	1634	450	624
15	003	0089.42	Moderate	No	73.11	\$120,100	\$87,805	\$75,924	2370	89.49	2121	310	399
15	003	0089.43	Upper	No	156.13	\$120,100	\$187,512	\$162,143	1372	92.06	1263	336	364
15	003	0089.44	Upper	No	127.26	\$120,100	\$152,839	\$132,159	3517	88.46	3111	962	696
15	003	0089.45	Middle	No	86.06	\$120,100	\$103,358	\$89,375	1436	91.23	1310	251	263
15	003	0089.46	Middle	No	106.43	\$120,100	\$127,822	\$110,525	2910	89.83	2614	929	857
15	003	0089.47	Moderate	No	78.41	\$120,100	\$94,170	\$81,429	1846	90.36	1668	422	445
15	003	0089.48	Middle	No	97.78	\$120,100	\$117,434	\$101,542	2839	92.71	2632	764	660
15	003	0089.49	Middle	No	117.48	\$120,100	\$141,093	\$122,000	1540	87.73	1351	544	572
15	003	0089.50	Upper	No	132.50	\$120,100	\$159,133	\$137,596	2068	95.79	1981	478	529
15	003	0089.51	Upper	No	123.58	\$120,100	\$148,420	\$128,333	2101	95.15	1999	539	557
15	003	0089.52	Middle	No	111.76	\$120,100	\$134,224	\$116,064	6000	89.25	5355	1456	1188
15	003	0090.00	Moderate	No	67.22	\$120,100	\$80,731	\$69,813	2412	49.67	1198	4	824
15	003	0091.00	Middle	No	86.70	\$120,100	\$104,127	\$90,037	5684	90.71	5156	734	979
15	003	0092.01	Middle	No	95.75	\$120,100	\$114,996	\$99,440	3423	88.84	3041	705	803
15	003	0092.02	Middle	No	101.97	\$120,100	\$122,466	\$105,895	2762	89.79	2480	441	777
15	003	0092.03	Moderate	No	79.07	\$120,100	\$94,963	\$82,115	2260	93.58	2115	482	727
15	003	0093.01	Low	No	35.89	\$120,100	\$43,104	\$37,279	1575	93.90	1479	78	202
15	003	0093.02	Middle	No	111.92	\$120,100	\$134,416	\$116,224	3324	92.27	3067	654	814
15	003	0094.01	Middle	No	94.49	\$120,100	\$113,482	\$98,125	1471	84.43	1242	294	378
15	003	0094.02	Moderate	No	65.35	\$120,100	\$78,485	\$67,866	3843	92.79	3566	253	776
15	003	0095.07	Moderate	No	55.66	\$120,100	\$66,848	\$57,802	2734	50.11	1370	0	287
15	003	0095.08	Moderate	No	70.84	\$120,100	\$85,079	\$73,571	991	58.63	581	0	633
15	003	0095.09	Moderate	No	69.35	\$120,100	\$83,289	\$72,019	2643	57.81	1528	0	895
15	003	0095.10	Moderate	No	51.15	\$120,100	\$61,431	\$53,125	1255	58.65	736	0	413
15	003	0095.11	Moderate	No	52.47	\$120,100	\$63,016	\$54,490	2546	60.37	1537	19	995
15	003	0095.12	Moderate	No	72.58	\$120,100	\$87,169	\$75,375	4735	45.53	2156	5	620

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15	003	0096.08	Moderate	No	76.65	\$120,100	\$92,057	\$79,605	5664	95.48	5408	778	1205
15	003	0096.09	Middle	No	99.86	\$120,100	\$119,932	\$103,702	5070	85.42	4331	1049	1396
15	003	0096.10	Middle	No	102.63	\$120,100	\$123,259	\$106,583	7105	92.72	6588	791	1614
15	003	0097.04	Middle	No	97.32	\$120,100	\$116,881	\$101,071	3553	92.29	3279	565	750
15	003	0097.05	Middle	No	95.06	\$120,100	\$114,167	\$98,725	3640	91.37	3326	547	700
15	003	0097.06	Middle	No	85.77	\$120,100	\$103,010	\$89,071	3196	95.15	3041	661	736
15	003	0097.07	Low	No	48.37	\$120,100	\$58,092	\$50,234	6575	91.74	6032	614	1191
15	003	0098.01	Moderate	No	56.63	\$120,100	\$68,013	\$58,810	3805	72.33	2752	587	401
15	003	0098.03	Moderate	No	68.01	\$120,100	\$81,680	\$70,625	2825	83.58	2361	204	670
15	003	0098.04	Moderate	No	69.67	\$120,100	\$83,674	\$72,350	3660	90.79	3323	298	964
15	003	0099.02	Middle	No	82.97	\$120,100	\$99,647	\$86,161	3998	75.36	3013	701	983
15	003	0099.05	Moderate	No	79.79	\$120,100	\$95,828	\$82,868	3879	74.37	2885	581	1111
15	003	0099.06	Middle	No	85.46	\$120,100	\$102,637	\$88,750	1921	43.36	833	414	576
15	003	0100.00	Moderate	No	71.74	\$120,100	\$86,160	\$74,500	3768	59.37	2237	277	1606
15	003	0101.01	Middle	No	116.85	\$120,100	\$140,337	\$121,346	2892	43.88	1269	395	853
15	003	0101.02	Middle	No	115.47	\$120,100	\$138,679	\$119,919	2414	46.48	1122	473	851
15	003	0101.03	Middle	No	82.45	\$120,100	\$99,022	\$85,625	3292	84.51	2782	487	814
15	003	0102.02	Middle	No	105.43	\$120,100	\$126,621	\$109,485	7391	78.32	5789	502	1515
15	003	0102.03	Middle	No	99.56	\$120,100	\$119,572	\$103,393	1381	71.76	991	154	314
15	003	0102.04	Middle	No	96.82	\$120,100	\$116,281	\$100,547	2836	80.92	2295	357	794
15	003	0102.05	Middle	No	110.23	\$120,100	\$132,386	\$114,474	1693	67.51	1143	355	537
15	003	0103.03	Middle	No	116.12	\$120,100	\$139,460	\$120,588	5036	80.14	4036	871	1361
15	003	0103.05	Middle	No	119.46	\$120,100	\$143,471	\$124,063	5356	78.49	4204	1111	1474
15	003	0103.08	Upper	No	135.75	\$120,100	\$163,036	\$140,975	3427	90.84	3113	957	1086
15	003	0103.09	Upper	No	134.98	\$120,100	\$162,111	\$140,179	3897	74.52	2904	1155	1096
15	003	0103.10	Upper	No	127.23	\$120,100	\$152,803	\$132,125	2497	82.34	2056	688	798
15	003	0105.03	Middle	No	85.94	\$120,100	\$103,214	\$89,250	2263	79.63	1802	227	430
15	003	0105.05	Upper	No	138.71	\$120,100	\$166,591	\$144,048	3527	82.05	2894	933	1074
15	003	0105.07	Middle	No	104.31	\$120,100	\$125,276	\$108,328	5510	85.28	4699	1021	782

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15	003	0105.08	Middle	No	112.73	\$120,100	\$135,389	\$117,071	2748	61.97	1703	618	574
15	003	0105.09	Moderate	No	64.39	\$120,100	\$77,332	\$66,875	2087	93.20	1945	223	320
15	003	0105.10	Upper	No	139.93	\$120,100	\$168,056	\$145,313	3273	85.09	2785	822	964
15	003	0106.01	Middle	No	102.95	\$120,100	\$123,643	\$106,912	3921	89.88	3524	637	881
15	003	0106.02	Upper	No	128.59	\$120,100	\$154,437	\$133,535	5986	84.71	5071	1355	1629
15	003	0107.01	Upper	No	142.03	\$120,100	\$170,578	\$147,500	4397	57.99	2550	842	1120
15	003	0107.02	Upper	No	132.58	\$120,100	\$159,229	\$137,679	3832	87.87	3367	852	949
15	003	0109.01	Upper	No	152.51	\$120,100	\$183,165	\$158,380	3256	47.88	1559	739	830
15	003	0109.03	Middle	No	86.82	\$120,100	\$104,271	\$90,167	4157	65.84	2737	739	1141
15	003	0109.04	Upper	No	151.88	\$120,100	\$182,408	\$157,721	3803	58.93	2241	735	1067
15	003	0109.05	Middle	No	92.08	\$120,100	\$110,588	\$95,625	2630	66.43	1747	489	706
15	003	0110.00	Upper	No	165.73	\$120,100	\$199,042	\$172,109	3697	65.62	2426	976	1084
15	003	0111.03	Upper	No	132.21	\$120,100	\$158,784	\$137,295	4212	71.91	3029	1043	1199
15	003	0111.04	Upper	No	142.18	\$120,100	\$170,758	\$147,656	5089	64.16	3265	1218	1549
15	003	0111.05	Upper	No	135.18	\$120,100	\$162,351	\$140,380	3664	46.97	1721	870	500
15	003	0111.06	Upper	No	134.75	\$120,100	\$161,835	\$139,940	6143	66.45	4082	1428	1796
15	003	0112.01	Upper	No	153.85	\$120,100	\$184,774	\$159,766	4611	40.12	1850	1171	1736
15	003	0112.02	Upper	No	139.48	\$120,100	\$167,515	\$144,844	1676	34.19	573	457	737
15	003	0113.00	Middle	No	106.32	\$120,100	\$127,690	\$110,417	6057	89.27	5407	842	1090
15	003	0114.01	Moderate	No	74.32	\$120,100	\$89,258	\$77,180	1759	59.24	1042	0	853
15	003	0115.00	Middle	No	110.41	\$120,100	\$132,602	\$114,659	11046	89.26	9860	2031	2057
15	003	0116.00	Upper	No	135.91	\$120,100	\$163,228	\$141,136	2023	76.12	1540	634	824
15	003	9400.03	Middle	No	108.48	\$120,100	\$130,284	\$112,656	2509	82.74	2076	428	596
15	003	9400.04	Middle	No	102.22	\$120,100	\$122,766	\$106,154	2331	96.83	2257	417	457
15	003	9400.05	Middle	No	94.42	\$120,100	\$113,398	\$98,052	2367	98.82	2339	490	518
15	003	9400.06	Moderate	No	78.38	\$120,100	\$94,134	\$81,397	2446	98.90	2419	470	528
15	003	9400.07	Unknown	No	0.00	\$120,100	\$0	\$0	2059	95.68	1970	97	127
15	003	9800.00	Unknown	No	0.00	\$120,100	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	003	9802.00	Unknown	No	0.00	\$120,100	\$0	\$0	304	81.25	247	0	0
15	003	9803.00	Unknown	No	0.00	\$120,100	\$0	\$0	16	87.50	14	0	0
15	003	9806.00	Unknown	No	0.00	\$120,100	\$0	\$0	9	88.89	8	0	0
15	003	9807.00	Unknown	No	0.00	\$120,100	\$0	\$0	0	0.00	0	0	0
15	003	9808.00	Unknown	No	0.00	\$120,100	\$0	\$0	3	100.00	3	0	0
15	003	9810.00	Unknown	No	0.00	\$120,100	\$0	\$0	30	90.00	27	0	0
15	003	9811.00	Unknown	No	0.00	\$120,100	\$0	\$0	167	45.51	76	0	0
15	003	9812.00	Unknown	No	0.00	\$120,100	\$0	\$0	0	0.00	0	0	0
15	003	9813.00	Unknown	No	0.00	\$120,100	\$0	\$0	252	69.84	176	0	19
15	003	9814.00	Unknown	No	0.00	\$120,100	\$0	\$0	96	54.17	52	4	11
15	003	9817.00	Low	No	45.05	\$120,100	\$54,105	\$46,788	2841	41.46	1178	0	838
15	003	9818.01	Moderate	No	78.94	\$120,100	\$94,807	\$81,981	2402	40.55	974	19	1105
15	003	9818.02	Middle	No	110.42	\$120,100	\$132,614	\$114,675	948	33.54	318	0	460
15	003	9818.03	Low	No	37.13	\$120,100	\$44,593	\$38,561	3292	43.32	1426	0	477
15	003	9819.00	Unknown	No	0.00	\$120,100	\$0	\$0	349	34.67	121	0	0
15	003	9820.00	Middle	No	96.05	\$120,100	\$115,356	\$99,750	1060	37.92	402	0	287
15	003	9821.00	Unknown	No	0.00	\$120,100	\$0	\$0	1	0.00	0	0	0
15	003	9822.00	Unknown	No	0.00	\$120,100	\$0	\$0	31	96.77	30	0	0
15	003	9900.01	Unknown	No	0.00	\$120,100	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	005	0319.00	Middle	Yes	82.86	\$112,700	\$93,383	\$76,274	82	67.07	55	0	358
15	005	9900.00	Unknown	No	0.00	\$112,700	\$0	\$0	0	0.00	0	0	0
15	005	9999.99	Middle	No	82.86	\$112,700	\$93,383	\$76,274	82	67.07	55	0	358

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	007	0401.04	Middle	No	82.79	\$99,900	\$82,707	\$66,667	1557	37.70	587	196	883
15	007	0401.05	Middle	No	109.70	\$99,900	\$109,590	\$88,333	4393	45.69	2007	1007	1679
15	007	0401.06	Middle	No	102.46	\$99,900	\$102,358	\$82,500	2157	24.15	521	622	1540
15	007	0402.04	Upper	No	120.92	\$99,900	\$120,799	\$97,368	5735	57.09	3274	1215	1931
15	007	0402.05	Upper	No	129.10	\$99,900	\$128,971	\$103,958	4069	64.98	2644	1163	1742
15	007	0403.01	Upper	No	123.59	\$99,900	\$123,466	\$99,514	6843	74.82	5120	1329	2191
15	007	0403.02	Upper	No	142.30	\$99,900	\$142,158	\$114,583	2127	69.06	1469	460	698
15	007	0404.01	Middle	No	112.84	\$99,900	\$112,727	\$90,865	7324	86.11	6307	1252	1348
15	007	0404.02	Upper	No	148.13	\$99,900	\$147,982	\$119,278	3158	81.82	2584	715	947
15	007	0405.00	Middle	No	114.77	\$99,900	\$114,655	\$92,417	6455	80.25	5180	1327	1994
15	007	0406.03	Upper	No	126.07	\$99,900	\$125,944	\$101,513	2936	59.30	1741	609	1153
15	007	0406.04	Middle	No	100.35	\$99,900	\$100,250	\$80,804	3538	62.27	2203	714	1375
15	007	0407.01	Middle	No	103.16	\$99,900	\$103,057	\$83,068	2704	60.47	1635	602	1054
15	007	0407.02	Upper	No	131.70	\$99,900	\$131,568	\$106,048	6315	72.16	4557	1378	2197
15	007	0408.00	Middle	No	95.66	\$99,900	\$95,564	\$77,031	3769	86.10	3245	624	1401
15	007	0409.00	Middle	No	118.11	\$99,900	\$117,992	\$95,104	5971	82.80	4944	951	2070
15	007	0412.00	Unknown	No	0.00	\$99,900	\$0	\$0	84	100.00	84	0	0
15	007	9400.00	Middle	No	102.67	\$99,900	\$102,567	\$82,672	4163	72.11	3002	1014	1395
15	007	9901.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	007	9902.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0
15	007	9903.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 15 - HAWAII (HI)

County: 009 - MAUI COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	009	0301.00	Middle	No	114.70	\$112,700	\$129,267	\$105,583	2719	69.69	1895	288	844
15	009	0302.01	Moderate	No	66.82	\$112,700	\$75,306	\$61,509	2764	37.95	1049	574	1110
15	009	0302.03	Middle	No	93.29	\$112,700	\$105,138	\$85,875	4334	49.15	2130	931	1606
15	009	0302.04	Middle	No	91.72	\$112,700	\$103,368	\$84,429	3558	42.97	1529	685	1729
15	009	0303.04	Middle	No	118.52	\$112,700	\$133,572	\$109,103	3269	68.40	2236	661	1088
15	009	0303.05	Middle	No	88.10	\$112,700	\$99,289	\$81,103	5810	48.47	2816	1610	2534
15	009	0303.06	Moderate	No	76.87	\$112,700	\$86,632	\$70,765	2243	28.31	635	526	1173
15	009	0303.07	Upper	No	186.79	\$112,700	\$210,512	\$171,944	1542	20.75	320	634	1205
15	009	0304.03	Middle	No	118.06	\$112,700	\$133,054	\$108,680	3522	55.45	1953	1025	1361
15	009	0304.04	Middle	No	90.32	\$112,700	\$101,791	\$83,145	5562	65.98	3670	1330	2087
15	009	0304.05	Middle	No	112.77	\$112,700	\$127,092	\$103,807	1850	64.97	1202	506	723
15	009	0304.06	Middle	No	110.46	\$112,700	\$124,488	\$101,686	7490	67.74	5074	1779	2393
15	009	0305.01	Middle	No	104.18	\$112,700	\$117,411	\$95,903	2493	56.84	1417	473	854
15	009	0307.05	Middle	No	119.16	\$112,700	\$134,293	\$109,688	4566	74.59	3406	754	1290
15	009	0307.06	Moderate	No	76.34	\$112,700	\$86,035	\$70,278	2472	55.46	1371	552	759
15	009	0307.08	Middle	No	116.26	\$112,700	\$131,025	\$107,023	3157	46.28	1461	628	1136
15	009	0307.09	Middle	No	108.63	\$112,700	\$122,426	\$100,000	3434	33.34	1145	882	1142
15	009	0307.10	Moderate	No	73.75	\$112,700	\$83,116	\$67,895	2403	31.17	749	638	831
15	009	0307.11	Upper	No	129.23	\$112,700	\$145,642	\$118,964	2438	51.48	1255	810	824
15	009	0307.12	Moderate	No	67.25	\$112,700	\$75,791	\$61,909	1990	53.52	1065	507	445
15	009	0307.13	Middle	No	86.39	\$112,700	\$97,362	\$79,524	3366	54.52	1835	625	952
15	009	0308.00	Middle	No	116.31	\$112,700	\$131,081	\$107,065	7413	78.66	5831	1732	2250
15	009	0309.01	Low	No	48.81	\$112,700	\$55,009	\$44,932	2848	82.65	2354	402	623
15	009	0309.02	Middle	No	99.20	\$112,700	\$111,798	\$91,321	3428	82.99	2845	702	933
15	009	0309.03	Middle	No	117.76	\$112,700	\$132,716	\$108,401	6505	90.93	5915	1573	1849
15	009	0310.01	Upper	No	124.62	\$112,700	\$140,447	\$114,719	6473	74.31	4810	1724	2144

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	009	0310.02	Middle	No	106.77	\$112,700	\$120,330	\$98,281	4162	80.99	3371	933	1288
15	009	0311.02	Middle	No	94.92	\$112,700	\$106,975	\$87,377	5865	89.26	5235	949	1693
15	009	0311.04	Middle	No	102.72	\$112,700	\$115,765	\$94,561	2144	80.04	1716	760	855
15	009	0311.05	Middle	No	105.76	\$112,700	\$119,192	\$97,354	6446	96.14	6197	1102	1697
15	009	0311.06	Middle	No	91.33	\$112,700	\$102,929	\$84,074	6002	90.07	5406	949	1196
15	009	0311.07	Upper	No	128.06	\$112,700	\$144,324	\$117,882	2079	79.56	1654	142	363
15	009	0314.02	Middle	No	97.15	\$112,700	\$109,488	\$89,432	3208	76.68	2460	527	877
15	009	0314.04	Moderate	No	73.30	\$112,700	\$82,609	\$67,473	3223	57.96	1868	437	1023
15	009	0314.05	Middle	No	92.55	\$112,700	\$104,304	\$85,192	6280	85.86	5392	772	1203
15	009	0315.01	Middle	No	95.83	\$112,700	\$108,000	\$88,214	2367	59.48	1408	498	904
15	009	0315.03	Moderate	No	78.53	\$112,700	\$88,503	\$72,292	2544	46.78	1190	430	741
15	009	0315.04	Upper	No	171.41	\$112,700	\$193,179	\$157,784	1202	37.85	455	412	576
15	009	0315.05	Upper	No	123.53	\$112,700	\$139,218	\$113,710	3541	44.45	1574	620	745
15	009	0316.01	Middle	No	104.24	\$112,700	\$117,478	\$95,956	3367	85.89	2892	778	1562
15	009	0317.00	Moderate	No	70.27	\$112,700	\$79,194	\$64,688	4441	83.97	3729	1018	1853
15	009	0318.01	Moderate	No	51.02	\$112,700	\$57,500	\$46,964	2846	85.98	2447	566	1175
15	009	0319.00	Middle	No	86.28	\$112,700	\$97,238	\$79,429	6276	87.48	5490	1019	1775
15	009	0320.00	Upper	No	156.16	\$112,700	\$175,992	\$143,750	1112	33.81	376	315	368
15	009	9800.00	Unknown	No	0.00	\$112,700	\$0	\$0	0	0.00	0	0	0
15	009	9900.00	Unknown	No	0.00	\$112,700	\$0	\$0	0	0.00	0	0	0
15	009	9902.00	Unknown	No	0.00	\$112,700	\$0	\$0	0	0.00	0	0	0
15	009	9912.00	Unknown	No	0.00	\$112,700	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

6 – If applicable, the number and amount of consumer loans made to the four income categories of borrowers and geographies (low, moderate, middle and upper), and the number and amount located inside and outside of the assessment area(s).

NOT APPLICABLE

2024 Community Reinvestment Act (CRA)
FFIEC Institution Register Summary (IRS)

2024

AMERICAN SAVINGS BANK

Reporting Period: 01/01/2024 to 12/31/2024
Last Action Date: 12/30/2024

RECORD IDENTIFIERS

	Records on File	Validity Errors	Syntax Errors	Quality Errors
Transmittal Sheet	1	NC	NC	NA
Small Business Composite Records	361	0	NC	0
Small Farm Composite Records	12	0	NC	0
Community Development Composite Records	1	0	NC	0
Consortium/Third Party Composite Records	0	0	NC	0
Assessment Area Records	5	0	NC	NA
Invalid Record Identifiers	NC	NC	NC	NA
Total # of Records Transmitted	380	0	0	0
Percentage of Validity Errors	0.00%			

2024 Community Reinvestment Act (CRA)
FFIEC Institution Register Summary (IRS)

2024

AMERICAN SAVINGS BANK

Reporting Period: 01/01/2024 to 12/31/2024
Last Action Date: 12/30/2024

TRACT SUMMARY				
	Small Business Loans	Small Farm Loans	Community Development Loans	Consortium/Third Party Loans
# of Tracts with Loans	361	12		
Total # of Loans on File	1,957	19	51	0
Total Loan Amounts on File (\$ 000)	93,299	911	418,726	0
Total # of Originated Loans on File	1,957	19	51	0
Total Originated Loans Amounts on File (\$ 000)	93,299	911	418,726	0
Total # of Affiliate Loans on File	0	0	0	
Total Affiliate Loan Amounts on File (\$ 000)	0	0	0	
Small Business or Farm Loans <= \$1 Million in Revenues Number	925	6		
Small Business or Farm Loans <= \$1 Million in Revenues Total Loan Amount (\$ 000)	35,705	215		
Small Business or Farm Loans <= \$100K Number	1,879	18		
Small Business or Farm Loans <= \$100K Total Loan Amount (\$ 000)	64,662	711		
Small Business or Farm Loans > \$100K to \$250K Number	50	1		
Small Business or Farm Loans > \$100K to \$250K Total Loan Amount (\$ 000)	10,536	200		
Small Business or Farm Loans > \$250K Number	28	0		
Small Business or Farm Loans > \$250K Total Loan Amount (\$ 000)	18,101	0		

ASSESSMENT AREA	
	Totals
Total Number of Assessment Areas	5
Total MSA/MDs in All Assessment Areas	2
Total non-MSA/MDs Areas by State in All Assessment Areas	1
Total Counties in All Assessment Areas	5
Total Tracts in All Assessment Areas	461

Note(s): Percentage of Validity errors = (Number of Validity Errors / Number of Records Transmitted) * 100
'Records on File' are the number of records submitted in this transmission by record identifier NOT the number of Loans or assessment areas reported by your institution.
*NC Not Calculated

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	873	1	873	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	873	1	873	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	10	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	5	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	15	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	3	0	0	0	0	1	3	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	118	0	0	1	873	2	876	0	0
STATE TOTAL	5	118	0	0	1	873	2	876	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	40	0	0	0	0	2	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	2	40	0	0
COLUMBIA COUNTY (023), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	55	0	0	0	0	2	40	0	0
STATE TOTAL	3	55	0	0	0	0	2	40	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWAII COUNTY (001), HI										
MSA NA										
Inside AA 0003										
Low Income	9	273	0	0	0	0	0	0	0	0
Moderate Income	34	1,053	0	0	1	300	14	728	0	0
Middle Income	74	2,224	0	0	4	2,677	39	3,703	0	0
Upper Income	32	1,218	0	0	0	0	19	727	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	149	4,768	0	0	5	2,977	72	5,158	0	0
HONOLULU COUNTY (003), HI										
MSA 46520										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	143	0	0	1	500	0	0	0	0
Median Family Income 40-50%	5	90	0	0	0	0	2	12	0	0
Median Family Income 50-60%	81	3,597	5	1,225	5	3,190	41	2,041	0	0
Median Family Income 60-70%	107	3,645	4	800	4	2,350	34	1,189	0	0
Median Family Income 70-80%	185	6,574	4	750	8	4,990	95	5,005	0	0
Median Family Income 80-90%	82	2,937	3	543	2	1,530	38	1,851	0	0
Median Family Income 90-100%	170	5,938	3	650	10	7,577	86	5,655	0	0
Median Family Income 100-110%	208	7,958	6	1,396	9	6,807	93	4,721	0	0
Median Family Income 110-120%	124	3,806	3	600	4	1,728	44	1,648	0	0
Median Family Income ≥ 120%	323	10,457	3	700	7	3,856	130	5,378	0	0
Median Family Income Not Known	25	1,283	4	900	8	4,070	8	373	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,315	46,428	35	7,564	58	36,598	571	27,873	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUAI COUNTY (007), HI 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	43	1,485	0	0	0	0	16	460	0	0
Upper Income	60	1,998	0	0	0	0	33	1,165	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	103	3,483	0	0	0	0	49	1,625	0	0
MAUI COUNTY (009), HI 2/										
MSA 27980										
Inside AA 0002										
Low Income	12	440	0	0	1	986	6	1,146	0	0
Moderate Income	46	1,597	3	585	1	300	14	1,027	0	0
Middle Income	164	5,135	12	2,615	4	2,950	78	4,044	0	0
Upper Income	19	475	0	0	0	0	10	343	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	241	7,647	15	3,200	6	4,236	108	6,560	0	0
TOTAL INSIDE AA IN STATE	1,808	62,326	50	10,764	69	43,811	800	41,216	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1,808	62,326	50	10,764	69	43,811	800	41,216	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (105), IN										
MSA 14020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	0	0	0	0	1	14	0	0
STATE TOTAL	1	14	0	0	0	0	1	14	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	50	0	0	0	0	0	0	0	0
STATE TOTAL	2	50	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	25	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	0	0	0	0
STATE TOTAL	1	25	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENDER COUNTY (141), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DESCHUTES COUNTY (017), OR										
MSA 13460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	0	0	0	0	0	0
STATE TOTAL	1	40	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	6	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	6	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	106	0	0	0	0	0	0	0	0
STATE TOTAL	3	106	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,808	62,326	50	10,764	69	43,811	800	41,216	0	0
TOTAL OUTSIDE AA	18	508	0	0	1	873	5	930	0	0
TOTAL INSIDE & OUTSIDE	1,826	62,834	50	10,764	70	44,684	805	42,146	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWAII COUNTY (001), HI										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	2	65	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	1	5	0	0
HONOLULU COUNTY (003), HI										
MSA 46520										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	100	0	0	0	0	1	50	0	0
Median Family Income 100-110%	5	275	0	0	0	0	2	55	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income ≥ 120%	1	15	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	440	1	200	0	0	4	155	0	0

Loans by County

Small Farm Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MAUI COUNTY (009), HI 2/										
MSA 27980										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	98	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	101	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	19	611	1	200	0	0	5	160	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	19	611	1	200	0	0	5	160	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	19	611	1	200	0	0	5	160	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	19	611	1	200	0	0	5	160	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HI - HONOLULU COUNTY (003) - MSA 46520	1,408	90,590	571	27,873	0	0
HI - MAUI COUNTY (009) - MSA 27980 2/	262	15,083	108	6,560	0	0
HI - HAWAII COUNTY (001) - MSA NA	154	7,745	72	5,158	0	0
HI - KAUAI COUNTY (007) - MSA NA 2/	103	3,483	49	1,625	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HI - HONOLULU COUNTY (003) - MSA 46520	11	640	4	155	0	0
HI - MAUI COUNTY (009) - MSA 27980 2/	6	101	0	0	0	0
HI - HAWAII COUNTY (001) - MSA NA	3	70	1	5	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	38	288,288	0	0
Purchased	0	0	0	0
Total	38	288,288	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AMERICAN SAVINGS BANK

PAGE: 1 OF 6

Respondent ID: 0000708384

Agency: OCC - 1

ASSESSMENT AREA - 0001

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income 30-40%

0054.00 0062.02* 0093.01 9818.03*

Median Family Income 40-50%

0020.06* 0021.01 0053.00* 0063.02* 0087.05* 0097.07 9817.00*

Median Family Income 50-60%

0022.06 0024.04 0034.10* 0036.03 0038.01 0051.00 0057.00 0068.15* 0068.19* 0070.01* 0070.02*

0089.38 0095.07* 0095.10* 0095.11* 0098.01*

Median Family Income 60-70%

0011.01* 0018.04* 0024.01 0024.03 0034.04 0034.08* 0034.09* 0035.04 0037.01 0052.00 0055.00

0058.00 0059.00 0062.03 0068.10* 0068.11* 0071.00* 0075.04 0080.01 0087.02 0089.37 0090.00*

0094.02 0095.09* 0098.03 0098.04 0105.09

Median Family Income 70-80%

0013.00 0018.03 0020.03 0020.04 0020.05 0025.00 0026.00 0034.11 0034.13* 0035.01 0035.03

0036.04 0036.05 0041.02 0042.01 0049.00 0050.00 0056.02 0068.18* 0078.07 0078.08 0080.08*

0084.17* 0086.09 0086.26 0086.34* 0089.39 0089.42 0089.47 0092.03* 0095.08* 0095.12* 0096.08

0099.05 0100.00 0114.01* 9400.06* 9818.01*

Median Family Income 80-90%

0011.02 0019.01 0021.02 0023.02 0027.02 0034.12 0034.14 0043.02 0060.00 0067.03* 0068.14

0069.00* 0080.09 0086.29 0089.45 0091.00 0097.06* 0099.02 0099.06 0101.03 0105.03 0109.03

Median Family Income 90-100%

0001.16 0001.17 0010.00 0017.00 0019.07 0022.03 0022.04* 0023.01 0036.06 0037.02 0037.03

0043.01 0063.01 0073.02* 0074.00 0075.08 0077.01 0078.12 0078.16 0083.01* 0083.02 0084.18

0085.02 0086.10 0086.25 0086.28* 0087.07 0089.26 0089.29 0089.40 0089.48 0092.01 0094.01

0096.09 0097.04 0097.05 0102.03* 0102.04 0109.05 9400.05 9820.00*

Median Family Income 100-110%

0001.15 0007.00 0012.01 0012.02 0016.01 0018.01 0022.05 0028.01 0028.02 0038.02 0040.00

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 6

Assessment Area(s) by Tract

Respondent ID: 0000708384

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN SAVINGS BANK

0044.01	0064.01*	0064.02	0067.04	0068.16*	0080.02	0080.05	0080.10	0084.11	0084.16	0086.27
0086.30	0086.32	0087.04*	0087.06	0088.01	0088.02	0089.06	0089.09	0089.35	0089.46	0092.02
0096.10	0102.02	0105.07	0106.01	0113.00	9400.03*	9400.04*				
Median Family Income 110-120%										
0008.00	0009.04*	0015.01*	0015.02	0019.06	0048.02	0061.00	0068.17	0078.13*	0080.11	0080.12
0084.05	0084.07	0084.08	0084.13*	0086.33*	0089.12*	0089.13	0089.18	0089.33	0089.36	0089.49
0089.52	0093.02	0101.01	0101.02	0102.05	0103.03	0103.05	0105.08	0115.00	9818.02*	
Median Family Income >= 120%										
0001.07	0001.08	0001.10	0001.14	0001.18	0001.19	0001.20	0001.21	0001.22	0002.00	0003.01
0003.02	0004.01	0004.02	0005.00	0006.00*	0009.01	0009.03	0009.05	0014.00	0016.02	0019.05*
0027.01	0029.00	0030.00	0031.02	0031.03	0031.04	0042.02	0044.02	0045.00	0046.00	0047.01
0047.02	0048.01	0065.00	0068.06	0068.12	0068.13	0075.07	0077.02	0078.04	0078.09	0078.14
0078.15	0078.17*	0080.13	0084.10	0084.14	0084.15	0086.23	0086.24*	0086.31	0089.17	0089.21
0089.28	0089.30	0089.31	0089.32*	0089.34*	0089.41	0089.43	0089.44	0089.50	0089.51	0103.08*
0103.09	0103.10*	0105.05*	0105.10	0106.02	0107.01	0107.02	0109.01	0109.04	0110.00	0111.03
0111.04	0111.05	0111.06	0112.01	0112.02	0116.00					
Median Family Income Not Known										
0039.00	0041.01	0056.01	0086.11*	9400.07*	9800.00*	9802.00	9803.00	9806.00*	9807.00*	9808.00*
9810.00*	9811.00*	9812.00*	9813.00	9814.00	9819.00*	9821.00*	9822.00*	9900.01*		

ASSESSMENT AREA - 0002

KALAWAO COUNTY (005), HI

MSA: NA

Middle Income

0319.00*

Income Not Known

9900.00*

MAUI COUNTY (009), HI 2/

MSA: 27980

Low Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

PAGE: 3 OF 6

Assessment Area(s) by Tract

Respondent ID: 0000708384

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN SAVINGS BANK

0309.01										
Moderate Income										
0302.01	0303.06	0307.06	0307.10	0307.12	0314.04	0315.03	0317.00	0318.01		
Middle Income										
0301.00	0302.03	0302.04	0303.04	0303.05	0304.03	0304.04	0304.05	0304.06	0305.01	0307.05
0307.08	0307.09	0307.13	0308.00	0309.02	0309.03	0310.02	0311.02	0311.04	0311.05*	0311.06
0314.02	0314.05	0315.01*	0319.00							
Upper Income										
0303.07	0307.11	0310.01	0311.07	0315.04	0315.05	0320.00				
Income Not Known										
9900.00*	9902.00*	9912.00*								
<u>ASSESSMENT AREA - 0003</u>										
HAWAII COUNTY (001), HI										
MSA: NA										
Low Income										
0203.00	0210.17	0211.07*								
Moderate Income										
0202.02*	0205.00	0210.03	0210.16	0211.01	0211.08	0212.03	0215.04	0219.02	0220.00	
Middle Income										
0201.00	0204.00	0206.00	0207.01	0208.02	0209.00	0210.11	0210.13	0210.14*	0210.15	0212.04*
0213.00	0214.02	0215.02	0215.10	0215.11	0215.12	0216.05	0216.06	0216.08	0217.07*	0221.02
Upper Income										
0207.02	0208.01	0215.13	0216.07	0217.05	0217.06	0217.08	0218.00			
Income Not Known										
9900.00*	9901.00*	9903.00*	9904.00*	9905.00*	9906.00*	9907.00*	9908.00*	9909.00*	9910.00*	9911.00*
9912.00*	9913.00*	9914.00*	9915.00*	9916.00*	9917.00*					
KAUAI COUNTY (007), HI 2/										
MSA: NA										
Middle Income										

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AMERICAN SAVINGS BANK

PAGE: 4 OF 6

Respondent ID: 0000708384

Agency: OCC - 1

0401.04 0401.05 0401.06 0404.01 0405.00 0406.04 0407.01 0408.00 0409.00 9400.00

Upper Income

0402.04 0402.05 0403.01 0403.02 0404.02 0406.03 0407.02

Income Not Known

9901.00* 9902.00* 9903.00*

OUTSIDE ASSESSMENT AREA

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income >= 120%

3462.04

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

5774.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 110-120%

0423.11

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 70-80%

0185.10

Median Family Income >= 120%

0162.01

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income >= 120%

6092.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

PAGE: 5 OF 6

Assessment Area(s) by Tract

Respondent ID: 0000708384

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN SAVINGS BANK

COLLIER COUNTY (021), FL

MSA: 34940

Upper Income

0104.16

COLUMBIA COUNTY (023), FL

MSA: NA

Middle Income

1102.02

MONROE COUNTY (105), IN

MSA: 14020

Middle Income

0004.02

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income >= 120%

0053.65

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income >= 120%

0141.02

PENDER COUNTY (141), NC

MSA: 48900

Middle Income

9202.01

DESCHUTES COUNTY (017), OR

MSA: 13460

Moderate Income

0002.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AMERICAN SAVINGS BANK

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0303.01

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 110-120%

0352.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income >= 120%

0026.00

Respondent ID: 0000708384

Agency: OCC - 1

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000708384

Institution: AMERICAN SAVINGS BANK

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	362	362	0	0.00%
Small Farm Loans	13	13	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	385	385	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	10	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	3	0	0	0	0	1	3	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	163	0	0	0	0	1	3	0	0
STATE TOTAL	5	163	0	0	0	0	1	3	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	40	0	0	0	0	2	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	2	40	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	40	0	0	0	0	2	40	0	0
STATE TOTAL	2	40	0	0	0	0	2	40	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWAII COUNTY (001), HI										
MSA NA										
Inside AA 0003										
Low Income	9	289	0	0	0	0	4	110	0	0
Moderate Income	30	893	1	200	0	0	7	228	0	0
Middle Income	77	2,223	0	0	1	800	30	686	0	0
Upper Income	31	1,351	0	0	0	0	15	710	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	147	4,756	1	200	1	800	56	1,734	0	0
HONOLULU COUNTY (003), HI										
MSA 46520										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	170	0	0	1	500	1	100	0	0
Median Family Income 40-50%	6	142	0	0	0	0	4	82	0	0
Median Family Income 50-60%	83	3,570	7	1,700	6	4,418	36	1,187	0	0
Median Family Income 60-70%	108	3,692	7	1,418	3	1,818	30	818	0	0
Median Family Income 70-80%	197	6,710	3	650	7	4,821	82	2,770	0	0
Median Family Income 80-90%	80	3,099	3	550	3	2,150	36	1,515	0	0
Median Family Income 90-100%	165	5,970	5	1,050	1	976	65	3,282	0	0
Median Family Income 100-110%	206	7,665	7	1,349	18	11,600	71	3,766	0	0
Median Family Income 110-120%	120	3,930	4	728	1	660	40	1,416	0	0
Median Family Income ≥ 120%	319	10,276	5	1,100	6	2,865	99	3,103	0	0
Median Family Income Not Known	29	1,385	6	1,200	8	4,200	8	230	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,317	46,609	47	9,745	54	34,008	472	18,269	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUAI COUNTY (007), HI 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	42	1,359	1	200	2	540	12	266	0	0
Upper Income	57	1,953	0	0	1	1,000	21	735	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	99	3,312	1	200	3	1,540	33	1,001	0	0
MAUI COUNTY (009), HI 2/										
MSA 27980										
Inside AA 0002										
Low Income	10	390	0	0	0	0	4	140	0	0
Moderate Income	44	1,586	0	0	1	572	10	456	0	0
Middle Income	166	5,206	10	2,335	4	2,702	50	1,803	0	0
Upper Income	22	517	0	0	0	0	14	293	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	242	7,699	10	2,335	5	3,274	78	2,692	0	0
TOTAL INSIDE AA IN STATE	1,805	62,376	59	12,480	63	39,622	639	23,696	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1,805	62,376	59	12,480	63	39,622	639	23,696	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (105), IN										
MSA 14020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	0	0	0	0	1	14	0	0
STATE TOTAL	1	14	0	0	0	0	1	14	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	50	0	0	0	0	0	0	0	0
STATE TOTAL	2	50	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENDER COUNTY (141), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DESCHUTES COUNTY (017), OR										
MSA 13460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	0	0	0	0	0	0
STATE TOTAL	1	40	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARANSAS COUNTY (007), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	6	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	6	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	16	0	0	0	0	0	0	0	0
STATE TOTAL	3	16	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,805	62,376	59	12,480	63	39,622	639	23,696	0	0
TOTAL OUTSIDE AA	16	423	0	0	0	0	4	57	0	0
TOTAL INSIDE & OUTSIDE	1,821	62,799	59	12,480	63	39,622	643	23,753	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWAII COUNTY (001), HI										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	20	0	0	0	0	0	0	0	0
HONOLULU COUNTY (003), HI										
MSA 46520										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	7	320	0	0	0	0	2	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	15	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	335	0	0	0	0	2	25	0	0

Loans by County

Small Farm Loans - Originations

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MAUI COUNTY (009), HI 2/										
MSA 27980										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	68	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	71	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	15	426	0	0	0	0	2	25	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	15	426	0	0	0	0	2	25	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	15	426	0	0	0	0	2	25	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	15	426	0	0	0	0	2	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HI - HONOLULU COUNTY (003) - MSA 46520	1,418	90,362	472	18,269	0	0
HI - MAUI COUNTY (009) - MSA 27980 2/	257	13,308	78	2,692	0	0
HI - HAWAII COUNTY (001) - MSA NA	149	5,756	56	1,734	0	0
HI - KAUAI COUNTY (007) - MSA NA 2/	103	5,052	33	1,001	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HI - HONOLULU COUNTY (003) - MSA 46520	8	335	2	25	0	0
HI - MAUI COUNTY (009) - MSA 27980 2/	5	71	0	0	0	0
HI - HAWAII COUNTY (001) - MSA NA	2	20	0	0	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	27	245,235	0	0
Purchased	0	0	0	0
Total	27	245,235	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AMERICAN SAVINGS BANK

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Respondent ID: 0000708384

Agency: OCC - 1

ASSESSMENT AREA - 0001

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income 30-40%

0054.00 0062.02* 0093.01 9818.03*

Median Family Income 40-50%

0020.06* 0021.01 0053.00* 0063.02 0087.05* 0097.07 9817.00*

Median Family Income 50-60%

0022.06 0024.04 0034.10* 0036.03 0038.01 0051.00 0057.00 0068.15* 0068.19* 0070.01* 0070.02*

0089.38 0095.07* 0095.10* 0095.11* 0098.01*

Median Family Income 60-70%

0011.01* 0018.04* 0024.01 0024.03 0034.04 0034.08 0034.09* 0035.04 0037.01 0052.00 0055.00

0058.00 0059.00 0062.03 0068.10* 0068.11* 0071.00* 0075.04 0080.01 0087.02 0089.37 0090.00*

0094.02 0095.09* 0098.03 0098.04 0105.09

Median Family Income 70-80%

0013.00 0018.03 0020.03 0020.04 0020.05 0025.00 0026.00 0034.11 0034.13* 0035.01 0035.03

0036.04 0036.05 0041.02 0042.01 0049.00 0050.00 0056.02 0068.18* 0078.07 0078.08 0080.08*

0084.17* 0086.09 0086.26 0086.34* 0089.39 0089.42 0089.47 0092.03* 0095.08* 0095.12* 0096.08

0099.05 0100.00 0114.01 9400.06* 9818.01*

Median Family Income 80-90%

0011.02 0019.01 0021.02 0023.02 0027.02 0034.12 0034.14 0043.02 0060.00 0067.03* 0068.14

0069.00* 0080.09 0086.29 0089.45 0091.00 0097.06* 0099.02 0099.06 0101.03 0105.03 0109.03

Median Family Income 90-100%

0001.16 0001.17 0010.00 0017.00 0019.07 0022.03 0022.04* 0023.01 0036.06 0037.02 0037.03

0043.01 0063.01 0073.02* 0074.00 0075.08 0077.01 0078.12 0078.16 0083.01* 0083.02 0084.18

0085.02 0086.10 0086.25 0086.28* 0087.07 0089.26 0089.29 0089.40 0089.48 0092.01 0094.01

0096.09 0097.04 0097.05 0102.03* 0102.04 0109.05 9400.05 9820.00*

Median Family Income 100-110%

0001.15 0007.00 0012.01 0012.02 0016.01 0018.01 0022.05 0028.01 0028.02 0038.02 0040.00

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 5

Assessment Area(s) by Tract

Respondent ID: 0000708384

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN SAVINGS BANK

0044.01	0064.01*	0064.02	0067.04	0068.16*	0080.02	0080.05	0080.10	0084.11	0084.16	0086.27
0086.30	0086.32	0087.04*	0087.06	0088.01	0088.02	0089.06	0089.09	0089.35	0089.46	0092.02
0096.10*	0102.02	0105.07	0106.01	0113.00	9400.03*	9400.04*				
Median Family Income 110-120%										
0008.00	0009.04*	0015.01*	0015.02	0019.06	0048.02	0061.00	0068.17	0078.13*	0080.11	0080.12
0084.05*	0084.07	0084.08	0084.13*	0086.33*	0089.12	0089.13	0089.18	0089.33	0089.36	0089.49
0089.52	0093.02	0101.01	0101.02	0102.05	0103.03	0103.05	0105.08	0115.00	9818.02*	
Median Family Income >= 120%										
0001.07	0001.08	0001.10	0001.14	0001.18	0001.19	0001.20	0001.21	0001.22	0002.00	0003.01
0003.02	0004.01	0004.02	0005.00	0006.00*	0009.01	0009.03	0009.05	0014.00	0016.02	0019.05*
0027.01	0029.00	0030.00	0031.02	0031.03	0031.04	0042.02	0044.02	0045.00	0046.00	0047.01
0047.02	0048.01	0065.00	0068.06	0068.12	0068.13	0075.07	0077.02	0078.04	0078.09	0078.14
0078.15	0078.17*	0080.13	0084.10	0084.14	0084.15	0086.23	0086.24*	0086.31	0089.17	0089.21
0089.28	0089.30	0089.31	0089.32*	0089.34	0089.41	0089.43	0089.44	0089.50	0089.51	0103.08*
0103.09	0103.10*	0105.05	0105.10	0106.02	0107.01	0107.02	0109.01	0109.04	0110.00	0111.03
0111.04	0111.05	0111.06	0112.01	0112.02	0116.00					
Median Family Income Not Known										
0039.00	0041.01	0056.01	0086.11*	9400.07	9800.00*	9802.00	9803.00	9806.00*	9807.00*	9808.00*
9810.00*	9811.00*	9812.00*	9813.00	9814.00	9819.00*	9821.00*	9822.00*	9900.01*		

ASSESSMENT AREA - 0002

KALAWAO COUNTY (005), HI

MSA: NA

Middle Income

0319.00*

Income Not Known

9900.00*

MAUI COUNTY (009), HI 2/

MSA: 27980

Low Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 5

Assessment Area(s) by Tract

Respondent ID: 0000708384

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN SAVINGS BANK

0309.01										
Moderate Income										
0302.01	0303.06	0307.06	0307.10	0307.12	0314.04	0315.03	0317.00	0318.01		
Middle Income										
0301.00	0302.03	0302.04	0303.04	0303.05	0304.03	0304.04	0304.05	0304.06	0305.01	0307.05
0307.08	0307.09	0307.13	0308.00	0309.02	0309.03	0310.02	0311.02	0311.04	0311.05*	0311.06
0314.02	0314.05	0315.01*	0319.00							
Upper Income										
0303.07	0307.11	0310.01	0311.07	0315.04	0315.05*	0320.00				
Income Not Known										
9900.00*	9902.00*	9912.00*								
<u>ASSESSMENT AREA - 0003</u>										
HAWAII COUNTY (001), HI										
MSA: NA										
Low Income										
0203.00	0210.17	0211.07*								
Moderate Income										
0202.02*	0205.00	0210.03	0210.16	0211.01	0211.08	0212.03	0215.04	0219.02	0220.00	
Middle Income										
0201.00	0204.00	0206.00	0207.01	0208.02	0209.00	0210.11	0210.13	0210.14*	0210.15	0212.04*
0213.00	0214.02	0215.02	0215.10	0215.11*	0215.12	0216.05	0216.06	0216.08	0217.07*	0221.02
Upper Income										
0207.02	0208.01	0215.13	0216.07	0217.05	0217.06	0217.08	0218.00*			
Income Not Known										
9900.00*	9901.00*	9903.00*	9904.00*	9905.00*	9906.00*	9907.00*	9908.00*	9909.00*	9910.00*	9911.00*
9912.00*	9913.00*	9914.00*	9915.00*	9916.00*	9917.00*					
KAUAI COUNTY (007), HI 2/										
MSA: NA										
Middle Income										

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AMERICAN SAVINGS BANK

Respondent ID: 0000708384

Agency: OCC - 1

0401.04 0401.05 0401.06* 0404.01 0405.00 0406.04 0407.01 0408.00 0409.00 9400.00

Upper Income

0402.04 0402.05 0403.01 0403.02 0404.02 0406.03 0407.02

Income Not Known

9901.00* 9902.00* 9903.00*

OUTSIDE ASSESSMENT AREA

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income >= 120%

3462.04

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 110-120%

4309.02

Median Family Income >= 120%

5774.00

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0178.13

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income >= 120%

6092.01

COLLIER COUNTY (021), FL

MSA: 34940

Upper Income

0104.16

Footnote:

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2022 Institution Disclosure Statement - Table 6

PAGE: 5 OF 5

Assessment Area(s) by Tract

Respondent ID: 0000708384

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN SAVINGS BANK

MONROE COUNTY (105), IN

MSA: 14020

Middle Income

0004.02

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income >= 120%

0053.65

PENDER COUNTY (141), NC

MSA: 48900

Middle Income

9202.01

DESCHUTES COUNTY (017), OR

MSA: 13460

Moderate Income

0002.01

ARANSAS COUNTY (007), TX

MSA: NA

Middle Income

9502.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 110-120%

0352.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 110-120%

0073.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Error Status Information

Respondent ID: 0000708384

Institution: AMERICAN SAVINGS BANK

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	360	360	0	0.00%
Small Farm Loans	11	11	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	381	381	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/data-research/hmda).

9 – A bank that received a less than satisfactory rating during its most recent examination shall include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The bank shall update the description quarterly.

Not applicable