

CONSUMER LOAN FEE SCHEDULE¹

Effective April 1, 2021

FEES FOR ALL CONSUMER LOAN ACCOUNTS (see below for other Product-specific fees that also apply)

Research Request	\$10 per half hour
Returned Item Fee	\$25 for each payment returned due to insufficient funds
Returned Mail Fee (per account)	\$5 per month
Statement Reconciliation ²	\$10 per half hour
Stop Payment Fee ²	\$30 per item

PRODUCT-SPECIFIC FEES FOR CONSUMER LOAN ACCOUNTS

CLEAN ENERGY LOAN

Late Payment Fee	5% of the unpaid portion of the minimum amount due
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EQUITY EXPRESSSM HOME EQUITY LINE OF CREDIT (HELOC) & FIXED RATE EQUITY LOAN OPTION (FRELO)

Annual Fee ³	\$50 (for HELOC applications submitted on or after April 1, 2021; fee will be assessed on your first periodic statement and annually thereafter during the draw period only)
ATM Transaction Fee ³	FREE (transactions at American Savings Bank ATMs ⁴)
Early Closing Fee ³	\$500 (if your line is more than \$25,000 and you close it within 3 years of your Agreement Date; the fee is not charged if your line is (i) \$25,000 or less, (ii) you sell your home, or (iii) in the event of an American Savings Bank refinance)
Expedited Card Fee ³	\$50 per request
FRELO Modification Fee	\$250 per modification request
Late Payment Fee	\$30 or 5% of the unpaid portion of the minimum amount due, whichever is less
Overlimit Fee ³	\$29 per occurrence for inadvertently exceeding your line of credit limit amount
Release of Mortgage Fee ³	\$41 - \$82 (includes fees paid to each public officer plus third-party handling fee)
Replacement Card Fee ³	\$20 per card
Subordination Fee ³	\$300 per request

INSTALLMENT LOAN (Personal Unsecured Loan (PUL) & Savings Secured Loan)

Late Payment Fee	5% of the unpaid portion of the minimum amount due
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PERSONAL LINE OF CREDIT (PLOC)

Annual Fee	\$25 (assessed annually during the draw period only)
ATM Transaction Fee	FREE (transactions at American Savings Bank ATMs ⁴)
Expedited Card Fee	\$50 per request
Late Payment Fee	\$26 or 5% of the unpaid portion of the minimum amount due, whichever is less
Replacement Card Fee	\$20 per card

PREFERRED CREDITLINESM (PCL)

Annual Fee	\$25 (assessed on your first periodic statement and annually thereafter)
Late Payment Fee	5% of the unpaid portion of the minimum amount due
Overlimit Fee	\$29 per occurrence for inadvertently exceeding your line of credit limit amount

1 Subject to applicable notice regulations, bank may amend this fee schedule at any time at its sole discretion.

2 Fee not applicable to Clean Energy Loan.

3 Fee not applicable to FRELO.

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



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