

What You Need to Know About...

Biz Essentials Checking • Biz Plus Checking • Biz Deluxe Checking • Analyzed Checking

Thank you for opening your new account at American Savings Bank (ASB). Please refer to the Business Deposit Account Terms and Conditions for the terms of your account. (Analyzed Checking customers will also receive an Analyzed Fee Schedule.) We're pleased to have you as a customer and look forward to serving all your financial needs.

ACCESS OPTIONS

- ❖ Your Platinum Visa® Business Debit card can be used at retail locations or ATMs.
 - If you request a debit card, it will be received by mail in 7 to 10 business days. Follow the activation instructions noted on the card.
- ❖ You can make purchases by Personal Identification Number (PIN) or by signature. When making payment at a store's terminal, if you select "debit" you'll be prompted to enter your PIN. If you select "credit," you may be prompted to sign for your purchase; the amount will still be deducted from your business checking account.
- ❖ Business checks
 - If you ordered checks, you will receive them in 7 to 10 business days.
- ❖ Transfer funds (one-time or recurring) between ASB accounts via Online Banking (requires enrollment). Fees may apply.
- ❖ Set up auto-transfers to your account. Bring your completed Automatic Payments and Transfers form to a branch or mail to:
American Savings Bank, ATTN: ACH Services,
P.O. Box 2300, Honolulu, HI 96804-2300
- ❖ Visit a branch.

ACCOUNT STATEMENT

- ❖ Account statements are generated monthly.
 - Analyzed Checking customers will also receive a monthly analysis statement.
- ❖ Access up to 24 months of statement history through Online Banking (18 months for Commercial Business).

COMMON QUESTIONS

How will I receive my Personal Identification Number (PIN)?

Call the activation number located on the sticker of your debit card and authenticate your identity to activate your card and create a PIN.

Is there a fee for a lost, stolen or damaged Visa® Business debit card?

Yes. For fee details, refer to your Visa® Debit Card Agreement.

Is there a monthly service fee?

For fee details, refer to the Business Deposit Account Terms and Conditions. For Analyzed Checking customers, an Earnings Allowance Credit can help to offset all or part of your total charges each month; ask your ASB Account Officer for details.

For what types of transactions am I charged a fee?

Examples of when you may be charged a fee include cleared checks, branch deposits, night depository, and electronic checks (excludes preauthorized debits/credits/POS transactions). For fee details, refer to the Business Deposit Account Terms and Conditions.

Can I send wire transfers from my business account?

We offer options for domestic and foreign wire transfers. The Wire Transfer Request form can be found at asbhawaii.com/business/business-wire-transfers. Or for assistance, Call our Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566 or visit a branch.

How do I reorder checks?

Go to asbhawaii.com/business/checking/reorder-business-checks or call our check provider, Deluxe at (800) 865-1913. You will need ASB's routing number (321370765) and your account number, which is displayed on your existing checks.

You can also reorder checks via Business Online Banking (requires Enrollment). Simply navigate to "Services" under your profile and select the "Reorder Checks" option to prepopulate your account information in Deluxe's website.

How do I stop payment on a check?

This can be initiated through your Online Banking account (enrollment required). Or, call our Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566 or visit a branch. For this service, a fee may apply.

How do I handle a transaction dispute?

Call our Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566 or visit a branch.

The information presented is subject to change at any time without notice.