

# What You Need to Know About...

## Kalo Deluxe<sup>SM</sup> Checking • Kalo Plus<sup>SM</sup> Checking • Kalo Essentials<sup>SM</sup> Checking

Thank you for opening your new account at American Savings Bank (ASB). Please refer to the Personal Deposit Account Terms and Conditions for the terms of your account. We're pleased to have you as a customer and look forward to serving all your financial needs.

### ACCESS OPTIONS

- ❖ Your Visa® 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 checking account.
- ❖ 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).
- ❖ 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.
- ❖ Access up to 24 months of statement history through Online Banking.

### COMMON QUESTIONS

#### How do I set up direct deposit?

Provide your employer with a voided check, which has ASB's routing number (321370765) and your account number, payroll ID number (in most cases, your Social Security Number) and our mailing address: P.O. Box 2300, Honolulu, HI 96804-2300

#### Can I make a deposit at an ATM?

You can make deposits at ATMs located at a branch and at select non-branch ATMs. Visit [asbhawaii.com/locations](https://asbhawaii.com/locations) for more information.

#### 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 debit card?

Yes. For fee details, refer to your Visa® Debit Card and Money Express<sup>SM</sup> ATM Card Agreement.

#### Will I be able to immediately view my account on my Online Banking profile?

Yes. If you don't see the account, contact our Customer Banking Center via secure message in Online Banking or call (808) 627-6900 or toll-free at (800) 272-2566.

#### How do I reorder checks?

Go to [asbhawaii.com/personal/checking/reorderchecks](https://asbhawaii.com/personal/checking/reorderchecks) or call our check provider, Deluxe at (877) 838-5287. 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 Online Banking (enrollment required). 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 Online Banking (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.

#### Why is there a hold on my deposit?

We may place a hold for reasons such as: if your account has been open for 30 days or less, the checks you deposited in one day exceed \$5,000, due to emergency conditions beyond our control resulting in failure of computer or communications equipment, etc.

### COMMON QUESTIONS FOR KALO PLUS & KALO DELUXE ACCOUNTHOLDERS

#### When will I receive my ATM fee rebate?

At your monthly statement cycle.

#### When will interest be credited to my Kalo Deluxe checking account?

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.

#### How do I know what rate I'm receiving for my Kalo Deluxe checking account?

Go to [asbhawaii.com/rates](https://asbhawaii.com/rates) to view the Customer Annual Percentage Yield (APY) and Interest Rate Sheet. Your interest rate and APY may change.

If you have questions, call our Customer Banking Center at (808) 627-6900 or toll-free (800) 272-2566.

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