

What You Need to Know... Preferred CreditLineSM Overdraft Protection

Thank you for opening your new account at American Savings Bank (ASB). Please refer to your Preferred CreditLine Agreement and Disclosure documents for your credit limit and 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

- ❖ Funds up to the available balance of your Preferred CreditLine will be automatically transferred to your checking account to cover an overdraft.

ACCOUNT STATEMENT

- ❖ Account statements are generated monthly.
- ❖ Access up to 24 months of statement history through Online Banking.

PAYMENT OPTIONS

- ❖ Establish automatic payment from your checking or savings 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

- ❖ Via Online Banking.
- ❖ Visit a branch with your account statement.

COMMON QUESTIONS

What happens if I close my checking account?

We will close the account once the balance has been paid off. If you want to link the Preferred CreditLine to a different checking account, the owners must be the same as those who were approved for the line of credit.

What is the term of my Preferred Line of Credit?

The line of credit will be made available to you for as long as the checking account is open. All owners on the checking account must remain the same as those who were approved for the Preferred CreditLine.

Is there an annual fee?

The fee is waived for Kalo PlusSM and Kalo DeluxeSM checking customers. All other checking accounts have a fee that is charged on the anniversary date from when the account was established. For fee details, refer to your Credit Agreement or the Consumer Loan Fee Schedule.

What is my monthly payment?

If there is an outstanding balance, monthly payment is the greater of 5% of the principal balance plus interest or \$30.

What is an "advance" or "draw"?

These terms refer to usage of your Preferred CreditLine. For example, when your CreditLine has been advanced, this may be because it was used to cover an overdraft.

Is there a prepayment penalty?

No. The balance can be paid off at any time.

Will my rate increase if I use the Preferred CreditLine too frequently?

No. The rate is fixed no matter how many times the line is accessed.

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

Yes. Your account will appear in your profile within two to five business days. If you don't see the account, contact Customer Banking via secure message in Online Banking or call (808) 627-6900 or toll-free (800) 272-2566.

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.



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