

CONSUMER LOAN FEE SCHEDULE

Effective February 12, 2015

PREFERRED CREDITLINESM

Annual Fee \$25

Late Payment Fee 5% of minimum amount due

Overlimit Fee \$29
Stop Payment Fee \$30
Returned Item (due to insufficient funds) \$25

Statement Reconciliation \$10 per half hour
Research Request \$10 per half hour

INSTALLMENT LOAN Personal Unsecured Loan, Savings Secured Loan, Stepping Stone Loan, Equity PowerLoan M & Auto Loan

Late Payment Fee 5% of minimum amount due

Returned Item (due to insufficient funds) \$25

Statement Reconciliation \$10 per half hour Research Request \$10 per half hour

6-MONTH CLEAN ENERGY LOAN (for new accounts opened November 22, 2013)

Early Loan Payoff Fee \$500 (if loan is paid off within the first 12 months of the Agreement Date)

EQUITY EXPRESSSM HOME EQUITY LINE OF CREDIT

Late Payment Fee \$30 or 5% of the unpaid portion of the minimum amount due,

whichever is lesser

ATM Transaction Fee FREE (transaction at American Savings Bank Money ExpressSM ATMs*)

Overlimit Fee \$29
Stop Payment Fee \$30
Returned Item (due to insufficient funds) \$25

Statement Reconciliation \$10 per half hour Research Request \$10 per half hour

First Replacement FREE (replacement for lost, stolen or damaged card)

Additional Replacement Cards \$15 per card (including replacement for lost, stolen or damaged card)

Early Closing Fee \$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)**

Subordination Fee \$300

PERSONAL LINE OF CREDIT

Annual Fee \$25

Late Payment Fee \$26 or 5% of minimum amount due, whichever is less

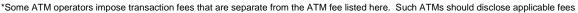
ATM Transaction Fee FREE (transaction at American Savings Bank Money Express SM ATMs*)

Stop Payment Fee \$30
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Statement Reconciliation \$10 per half hour
Research Request \$10 per half hour

First Replacement FREE (replacement for lost, stolen or damaged card)

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