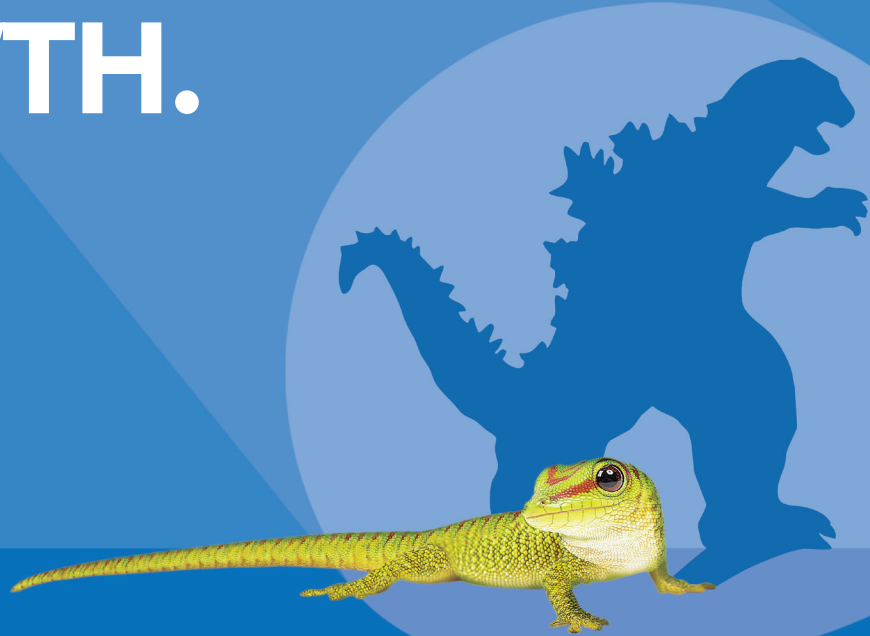


# MANAGE YOUR FUTURE GROWTH.



Talk with one of our Business Relationship Managers today.  
Call (808) 627-6900, toll-free (800) 272-2566 or email  
[BusinessBanking@asbhawaii.com](mailto:BusinessBanking@asbhawaii.com)

Managing rental properties comes with a unique set of challenges, such as covering the cost of property maintenance or growing your portfolio. If you're a landlord, rental property manager or a homeowners association, let us help create solutions that administer security deposits and manage your finances more efficiently.

- Flexible and efficient closings to meet borrowers' needs
- Streamlined process with minimal paperwork
- Knowledgeable and experienced team



[asbhawaii.com](http://asbhawaii.com)



**AMERICAN**  
Savings Bank

## EXPERIENCE

American Savings Bank (ASB) boasts a team of seasoned professionals who have a trusted reputation in the financial industry. To save time, you'll work with a banker who is familiar with the challenges unique to your field. From managing your collections to streamlining your payments, ASB can help you meet your goals.

## DEPOSITORY SERVICES

If you're looking for services to more efficiently run your business, ASB offers solutions to help you manage tenants' deposits and simplify reporting. We can also provide guidance on our checking account options that'll best meet your needs. Additionally, with the incorporation of debit and credit cards, you can purchase building equipment or pay for building maintenance and repairs.

## MANAGING PAYABLES & RECEIVABLES

- Automated Clearing House (ACH) Electronic Payment Processing Services – Increase collection rates, reduce paper handling, and save accounting time.
- Lockbox Services – Lockbox manages your customers' mailed payments, processes and deposits them into your account, then provides quick and accurate reports of those deposits.
- Merchant Services – Whether you are beginning to accept credit cards, or have been processing with another payment services provider, now is the time to switch to our program. Ask us about our Virtual Terminal!

## eBANKING

Use eBanking for quick access to accounts and reports and to transfer funds or stop payments.

## REPORTING AND FRAUD PREVENTION

- Account Reconciliation – Choose from several flexible reconciliation and reporting service options, which will help save you time and reduce clerical costs.
- Fraud Prevention Tools – Positive Pay and ACH Debit Block can help increase fraud control and prevent unauthorized transactions on all your accounts. Ask us about our other available fraud services.

## BANKING SOLUTIONS

The Deluxe Plan provides exceptional account services and benefits. And best of all, it's free with an average deposit<sup>†</sup> and/or outstanding loan<sup>††</sup> balances of \$50,000 or more at American Savings Bank (otherwise, fee is \$25/month).

- Biz Deluxe Checking
- Biz Tiered Savings
- eBanking for Business (for up to 4 accounts)
- Business Edition Visa Card with Absolute Rewards – no annual fee<sup>1</sup>
- Business ProTecLine<sup>2</sup> – a revolving credit line of up to \$10,000 with no application or annual fee
- Preferred Rates on Biz CDs
- No Application Fee or Annual Fee on Business PowerLine<sup>SM</sup> or Business Term Loan<sup>2</sup>
- Merchant Services Evaluation and Discounts
- Promotional Offer for Cash Management Services

<sup>1</sup> For additional information about Annual Percentage Rates (APRs), fees and other costs, please see the Summary of Credit Terms. Cards are issued by First Bankcard®, a division of First National Bank of Omaha, pursuant to a license from Visa U.S.A. Inc. Business Edition® is a federally registered service mark owned by First Bankcard®, a division of First National Bank of Omaha. VISA and VISA SIGNATURE are registered trademarks of Visa International Service Association and used under license. Credit application required.

<sup>2</sup> Credit application required. Certain terms, conditions, restrictions and fees may apply.

<sup>†</sup> Deposit balances include business checking, savings, money market and CD balances.

<sup>††</sup> Loan balances include business loans and lines of credit, except credit card balances.