

What You Need to Know...

Biz Money MarketSM
Biz Tiered Savings
Biz Statement SavingsSM

If you have questions, call the
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.



Member FDIC

asbhawaii.com



AMERICAN
Savings Bank



B U S I N E S S

Thank you for opening your new account at American Savings Bank (ASB). Please refer to the Business Deposit Account Rules and the Business Deposit Account Disclosures and Fees 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

- Checks for Money Market Accounts.
 - If you ordered checks, you will receive them by mail in 7 to 10 business days.
- Transfer funds (one-time or recurring) to your account via eBanking (requires enrollment).
- Set up recurring 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

- Money Market account statements are provided monthly.
- Biz Statement Savings and Biz Tiered Savings account statements are provided at the end of each calendar quarter. You will receive an additional statement for any month in which you perform electronic fund transfers. If your savings account is part of a combined statement, a monthly statement will be provided instead of a quarterly statement.
- Access up to 24 months of statement history through eBanking (18 months for Commercial Business).

Common Questions

What are the transaction limits for Biz Money Market, Biz Tiered Savings and Biz Statement Savings accounts?

You can make no more than six transfer transactions per monthly cycle. Restricted transfer transactions are:

- To third parties, or to another ASB deposit account, made by preauthorized or automatic transfer (including overdraft transfers); or phone agreement (including data transmission); or order; or instruction, such as using our phone banking service or eBanking.
- Made by check, draft, point-of-sale, or similar order payable to third parties.
- Payments to your ASB loans, and withdrawals or transfers made in-person at a branch or at our ATMs, do not count toward the transfer limit.
- If you exceed the limit on more than an occasional basis, we may freeze, close, and/or convert your account, transfer your funds to a transactional account, and/or charge you a fee.

When will interest be credited to my Biz Money Market, Biz Tiered Savings or Biz Statement Savings 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 account?

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

Where can I locate forms to enroll in eBanking?

Forms can be found at asbhawaii.com/business/eBanking-for-Business