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## American Savings Bank Consumer Loan Interest Rates

As of: July 1, 2024

### Equity Express<sup>SM</sup> Home Equity Line of Credit

#### Interest During the Draw Period<sup>1</sup>

##### Owner-Occupant (10-Year Interest During the Draw Period/20-Year Repayment Period)

Index <sup>2</sup>	Margin <sup>3</sup>	APR <sup>4</sup> (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period <sup>5</sup>	Repayment Period <sup>7</sup>
8.50%	0.00%	8.50%	\$10,000	\$1,000,000	\$70.83	\$41.96 - \$112.50
8.50%	0.50%	9.00%	\$10,000	\$1,000,000	\$75.00	\$41.98 - \$116.67
8.50%	1.00%	9.50%	\$10,000	\$400,000	\$79.17	\$42.00 - \$120.83

##### Investor (10-Year Interest During the Draw Period/20-Year Repayment Period)

Index <sup>2</sup>	Margin <sup>3</sup>	APR <sup>4</sup> (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period <sup>5</sup>	Repayment Period <sup>7</sup>
8.50%	0.50%	9.00%	\$10,000	\$400,000	\$75.00	\$41.98 - \$116.67
8.50%	1.00%	9.50%	\$10,000	\$400,000	\$79.17	\$42.00 - \$120.83
8.50%	1.50%	10.00%	\$10,000	\$400,000	\$83.33	\$42.01 - \$125.00

#### Principal + Interest During the Draw Period<sup>1</sup>

##### Owner-Occupant (10-Year Principal + Interest Draw Period/20-Year Repayment Period)

Index <sup>2</sup>	Margin <sup>3</sup>	APR <sup>4</sup> (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period <sup>6</sup>	Repayment Period <sup>7</sup>
8.50%	0.00%	8.50%	\$10,000	\$1,000,000	\$71.15 - \$95.83	\$31.07 - \$83.31
8.50%	0.50%	9.00%	\$10,000	\$1,000,000	\$74.24 - \$100.00	\$31.09 - \$86.40
8.50%	1.00%	9.50%	\$10,000	\$400,000	\$77.33 - \$104.17	\$31.10 - \$89.48

##### Investor (10-Year Principal + Interest Draw Period/20-Year Repayment Period)

Index <sup>2</sup>	Margin <sup>3</sup>	APR <sup>4</sup> (subject to 4.50% floor rate)	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example based on APR	
					Draw Period <sup>6</sup>	Repayment Period <sup>7</sup>
8.50%	0.50%	9.00%	\$10,000	\$400,000	\$74.24 - \$100.00	\$31.09 - \$86.40
8.50%	1.00%	9.50%	\$10,000	\$400,000	\$77.33 - \$104.17	\$31.10 - \$89.48
8.50%	1.50%	10.00%	\$10,000	\$400,000	\$80.43 - \$108.33	\$31.11 - \$92.57

#### Promo Rates: Owner-Occupant and Investor

##### Promo Availability: May 16, 2024 - July 15, 2024

Duration (in months)	APR Option <sup>8</sup>	Minimum Line Amount	Maximum Line Amount <sup>9</sup>	Monthly Payment Example based on Lowest Rate <sup>10</sup>	
				Interest Only	Principal + Interest

##### Draw Period

1 - 36 <sup>8</sup>	7.50%	\$10,000	\$1,000,000	\$62.50	\$80.16 - \$87.50
37 - 120 <sup>11</sup>	8.50%	\$10,000	\$1,000,000	\$70.83	\$71.15 - \$87.58

##### Repayment Period

121 - 240	8.50%	18.00%	\$10,000	\$1,000,000	\$112.50	\$31.07 - \$83.31
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<sup>1</sup> Rate and product type is based on individual's credit worthiness.  
<sup>2</sup> Prime Rate published in the Wall Street Journal effective on the last day of the month prior to the effective date above.  
<sup>3</sup> The margin is based on creditworthiness and occupancy.  
<sup>4</sup> Annual Percentage Rate (APR) are variable and subject to change monthly based on changes in the index. Maximum APR is 18.00%  
<sup>5</sup> During the 10-year Draw Period, monthly payments will be interest only; payment amounts shown are based on a \$10,000 balance for 30 days.  
<sup>6</sup> During the 10-year Draw Period, monthly payments will be principal plus interest; payment amounts shown are based on a \$10,000 balance for 30 days.  
<sup>7</sup> During the 20-year Repayment Period, monthly payments will be fixed principal (equal to 1/240th of the principal balance on the first day of the Repayment Period) plus interest; payment amounts shown are based on a \$10,000 balance for 30 days.  
<sup>8</sup> Offer is a three-year promotion (Promotion Period): Annual Percentage Rate (APR) is 7.50% fixed for three years, from the date your new Equity Express<sup>SM</sup> (EEX) Home Equity Line of Credit (HELOC) account is opened. Offer is for a qualifying first or second lien request on an owner-occupant or investor applications received 5/16/24 through 7/15/2024 that fund by 8/15/2024. Promotional rate require automatic payment from an American Savings Bank (ASB) personal checking account and are subject to change or discontinuance without notice.

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Cancellation of automatic payment anytime during the life of the loan may increase your rate to the current non-discounted rate. Offer is not available for properties listed for sale during the prior six months or to an ASB HELOC account secured by the subject property that was closed during the prior six months. If you have not closed your loan and a new promotion begins with a different rate, you may opt for the new promotion. After the Promotion Period ends, the interest rate is variable. Current variable rate effective 7/1/24 is 8.50% APR, and is subject to change monthly based on the highest Prime Rate published in the Wall Street Journal, plus a margin (subject to the floor rate of 4.50%; maximum APR is 18.00%).

<sup>9</sup> Maximum line amount is based on Owner-Occupant with a margin of 0.00% or 0.50%

<sup>10</sup> Monthly Payment Example is based on the lowest APR for that period and the Minimum Line Amount

<sup>11</sup> APR during these months is variable and subject to the floor rate of 4.50% and a maximum of 18.00%

Bank will cover the following closing costs (fees) for line requests up to \$400,000: flood certification fee, title insurance, escrow fee, credit report, condo processing fee, mortgage recordation fee, notary, release of third-party mortgage and a property valuation fee. If a valuation of the property is not available, the current tax assessed value will be used; however, customer may request an appraisal at their own expense (estimated between \$500.00 - \$1,500.00). Properties held in trust will be charged a trust review cost and trust documentation preparation fee (estimated between \$130.89 to \$260.00). Line requests over \$400,000 require an appraisal report (estimated between \$500.00 to \$1,500.00). Line requests over \$400,000 are subject to all fees (estimated between \$200.00 and \$1,800.00). All costs are approximations; contact us regarding your specific situation. Account has a 10-year draw period (with interest only payments) followed by a 20-year repayment period (with principal and interest payments). A \$500.00 fee will be assessed if account is closed within the first three (3) years. This fee will not be charged if: [i] your line is \$25,000 or less, [ii] you sell your home, or [iii] in the event of an American Savings Bank refinance. Must be secured by fee simple property located in the State of Hawaii only. Homeowner's and hurricane insurance required; flood insurance required if property is located in a special flood hazard area. No grace period for credit card transactions; finance charge accrue from the date of transaction. Other terms, conditions and certain restrictions may apply. An annual fee (\$50.00) is assessed on your first periodic statement and annually at loan anniversary during the draw period (this fee may be waived with automatic payment from a Kalo Deluxe Checking or Private Banking Checking account which must be set up by loan signing. Please see the Personal Deposit Account Terms and Conditions for other terms, conditions and fees for Kalo Checking accounts.)

**Fixed Rate Equity Loan Options**

**Owner-Occupant and Investor**

Duration (in months)	APR <sup>1</sup>	Minimum Loan Amount	Maximum Loan Amount	Monthly Minimum Payment Example based on A.P.R.	
				Minimum Loan Amount	Maximum Loan Amount
				Payment	Payment
36	7.75%	\$10,000	\$750,000	\$312.21	\$23,415.87
60	7.75%	\$10,000	\$750,000	\$201.57	\$15,117.72
84	8.00%	\$10,000	\$750,000	\$155.86	\$11,689.66
120	8.25%	\$10,000	\$750,000	\$122.65	\$9,198.95
180	8.75%	\$10,000	\$750,000	\$99.94	\$7,495.86
240	9.00%	\$10,000	\$750,000	\$89.97	\$6,747.94

<sup>1</sup> Rates are based on the term being requested. You may contact any of our branches for prevailing rates. Option is a feature of Equity Express Home Equity Line of Credit. Subject to 1) No default exists on credit line, 2) No more than five fixed rate equity loans in effect after establishing current fixed rate equity loan, and 3) Minimum balance required to lock based on loan term selected. Option must be exercised during the draw period only. Subject to a floor rate of 4.75%.

**American Savings Bank  
Consumer Loan Interest Rates**

As of: July 1, 2024

**Personal Loan**

**Unsecured Loan**

Loan Term (in months)	APR <sup>1</sup> Range		Best APR	Minimum Loan Amount	Maximum Loan Amount	Monthly Payment Example <sup>2</sup> based on Best APR	
	Minimum Loan Amount	Maximum Loan Amount					
48	9.99%	to 23.99%	9.99%	\$2,500	\$50,000	\$63.39	\$1,267.89

<sup>1</sup>Annual Percentage Rate (APR) effective as of date above. APR for qualified borrower(s) will be based on their creditworthiness.

<sup>2</sup>Payment example is monthly principal and interest payments.

**Preferred CreditLine<sup>SM</sup> Overdraft Protection Line of Credit**

**Revolving Line**

APR <sup>1</sup>	Minimum Line Amount	Maximum Line Amount	Monthly Payment Example <sup>2</sup> based on APR	
			Minimum Line Amount	Maximum Line Amount
18.00%	\$500	\$15,000	\$32.40	\$971.92

<sup>1</sup>Current Annual Percentage Rate (APR) effective as of date above.

<sup>2</sup>Payment example is principal plus interest based on average daily balance for a 30-day period (5% of principal balance plus finance charge).

**Secured Savings Loan**

**Personal Loan secured by Personal Savings Account**

Security	Loan Term (in months)	Deposit APY <sup>1</sup>	Margin <sup>2</sup>	Loan APR <sup>3</sup>	Monthly Payment Example based on \$5,000 and maximum loan term
<b>Statement Savings Account</b>	60	0.020%	2.50%	2.520%	\$88.78

<sup>1</sup>Annual Percentage Yield (APY) effective as of date above.

<sup>2</sup>Margin is the amount we add to the Savings APY to determine your loan APR.

<sup>3</sup>Annual Percentage Rate (APR) effective as of date above.

Loan-to-value ratio may not exceed 90% of available balance.

**Clean Energy Loan (participating contractors only)**

**Unsecured Loan, 12-Month Initial 0.00% Period followed by a 6-Month Interest-Only Period then a 102-Month Principal and Interest Term**

Initial Period <sup>1</sup>		Interest Only Period <sup>1</sup>		Principal and Interest Period <sup>1</sup>			APR <sup>2</sup>	Total Term	Minimum Loan Amount <sup>1</sup>	Maximum Loan Amount <sup>1</sup>	Payment Example <sup>1</sup> (based on a loan amount of \$55,000 and lowest APR <sup>2</sup> )			
Rate	Mos	Rate	Mos	Rate <sup>2</sup>		Mos					Pmt Period 1 to 12 Amount	Pmt Period 13 to 18 Amount	Pmt Period 19 to 120 Amount	
0.00%	12	5.50%	6	9.99%	or	11.99%	102	7.62% or 8.99%	120	\$1,500	\$70,000	\$0.00	\$252.08	\$802.28

<sup>1</sup>Initial term features a promotional interest rate of 0.00% with no accrued interest during the initial term and no monthly payments for the first twelve months followed by interest-only monthly payments equal to 5.50% in month 13 through 18. After the initial period ends, the balance will automatically convert to a fully amortized 102-month term with principal and interest payments due monthly based on the interest rate set at loan closing. Loan amounts from \$1,500 to \$70,000. 50% of the loan amount is disbursed to the borrower's ASB checking account and 50% of the loan amount is disbursed to the participating PV contractor at loan closing. Loan purpose is to purchase and install solar water heater or photovoltaic (PV) system on a residential unit (the "system"). Purchase contract must be from an ASB participating contractor only. ASB does not perform due diligence or make representations or warranties on third parties or the system. Borrowers should take reasonable steps to review third party and the system.

<sup>2</sup>Interest rate for qualified borrower(s) will be based on their creditworthiness.