



AMERICAN
Savings Bank

Business Visa® Credit Card



Member FDIC

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	Business Visa or TravelAwards Plus SM Business Visa	16.25%
	Business Secured Visa or TravelAwards Plus SM Business Secured Visa	13.50%
Annual Percentage Rate (APR) for Cash Advances	Business Visa or TravelAwards Plus SM Business Visa	18.00%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	
Fees		
Annual Fees (Per Card)	\$25.00: Business Visa or Business Secured Visa \$50.00: TravelAwards Plus SM Business Visa or TravelAwards Plus SM Business Secured Visa	
Transaction Fees		
• Balance Transfer	3% of cash advance amount (\$5.00 minimum fee)	
• Cash Advance	3% of cash advance amount (\$5.00 minimum fee)	
• Foreign Transactions	2% of transaction amount	
Penalty Fees		
• Late Payment Fee	Balances less than \$100 \$20.00 Balances of \$100 - \$999 \$30.00 Balances greater than \$999 \$40.00	
• Returned Payment	\$18.00 if your payment from a non-American Savings Bank account is returned unpaid	
• Overlimit Fee	\$29.00	
• Collection Costs	Cost of collection permitted by law including reasonable attorneys' fees	
Other Fees		
• Research Request	\$10.00 per half hour	
• Card Replacement	First replacement free \$25.00 for each additional replacement card	

How We Will Calculate Your Balance

We use a method called "average daily balance (including new purchases)," see your account agreement for details.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement and on the back of your monthly billing statements.

Additional Disclosures for Business Secured Visa

You must designate a Deposit Account to be used as security for your Account and you must maintain the principal balance in the Designated Deposit Account that we specify.

The information about the cost of the cards described above is accurate as of October 2010. This information may have changed after that date. To find out what may have changed, write us at: American Savings Bank, Attn: Visa Department, P.O. Box 2300, Honolulu, Hawaii 96804-2300, or call our Customer Banking Center at 627-6900 on Oahu or 800-272-2566 from the Neighbor Islands and Mainland.

Revised 11/10/10