



AMERICAN
Savings Bank

Visa® Credit Card Disclosures



Member FDIC

| Interest Rates and Interest Charges | | |
|---|---|--------|
| Annual Percentage Rates (APRs) for Purchases, Cash Advances and Balance Transfers | Classic or TravelAwards Plus SM Classic Visa | 16.25% |
| | Gold or TravelAwards Plus SM Gold Visa | 15.90% |
| | Secured or TravelAwards Plus SM Secured Visa | 13.50% |
| | Student Secured or TravelAwards Plus SM Student Secured Visa | 15.00% |
| 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 Consumer Financial Protection Bureau | To learn more about factors to consider when applying for using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore | |
| Fees | | |
| Annual Fees | None: Classic, Secured, or Student Secured Visa \$24.00: TravelAwards Plus SM Classic, TravelAwards Plus SM Secured, or TravelAwards Plus SM Student Secured Visa \$25.00: Gold Visa \$50.00: TravelAwards Plus SM Gold 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 | Up to \$35.00 | |
| • Returned Payment | Up to \$20.00 if your payment from a non-American Savings Bank account is returned unpaid | |
| • Collection Costs | Cost of collection permitted by law including reasonable attorneys' fees | |
| Other Fees | | |
| • Duplicate Drafts | \$2.00 per copy requested | |
| • Statement Reconciliation | \$10.00 per half hour | |
| • Research Request | \$10.00 per half hour | |
| • Card Replacement | First replacement free \$15.00 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 Secured Visa and Student Secured Visa Cards

The initial minimum balance under your pledged Statement Savings account must be the greater of \$500 or an amount equal to your credit limit for a Secured Visa, or the greater of \$330 or an amount equal to 110% of your credit limit for a Student Secured Visa. The amount pledged is not available for withdrawal. Your pledged Statement Savings account will earn interest at our prevailing Statement Savings rate.

The information about the cost of the cards described above is accurate as of March 1, 2012. 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.