



BANK ACCOUNTS



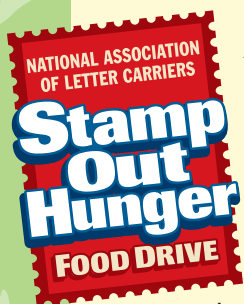
With your Equity ExpressSM Home Equity Line of Credit you could – Remodel the kitchen – Upgrade the “man cave” – Install a photovoltaic system – Take cooking lessons in Italy – Consolidate debt – Expand your home office – Buy a hybrid car. Do just about anything on your list.

Apply for an Equity Express account today and get our lowest rate ever, which could save you thousands in interest payments in the first year. Plus, access your line whenever you need by check, credit card or through ASB Online.

New and existing account holders can put exceptional budgeting power in their hands by taking advantage of our Fixed Rate Equity Loan Options feature. Lock in a fixed rate on all or a portion of your available balance. You'll have predictable monthly payments and the flexibility to establish up to five Fixed Rate Equity Loan Options at one time.

Get it all with Equity Express. Visit any branch, call 627-6900 (Oahu) or 800-272-2566 (Neighbor Islands or Mainland), or go to asbhawaii.com to [apply today](#).

American Savings Bank Employees Help to 'Stamp Out Hunger'



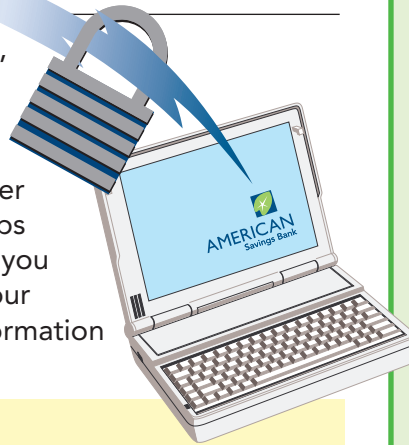
American Savings Bank employees recently showed their support for the National Association of Letter Carriers (NALC) 'Stamp Out Hunger' food drive. They spent the day at the Hawaii Food Bank sorting through mail crates full of non-perishable goods and packing them in boxes labeled by category such as canned meats, assorted canned goods, rice, and dried goods.

The annual event is spearheaded by the NALC who collects non-perishable food from neighborhoods across the U.S. and delivers the donations to a community food bank or pantry. This year marks the program's 20th year of helping to feed millions of families across the nation.



Keep Your Personal Information Private

You work hard for your money which is why we, at American Savings Bank, make it a priority to safeguard your account information and online banking activities from cyber-thieves. One way we do this is with the use of Secure Socket Layer technology and a 128-bit encryption which helps prevent interception of your information when you bank at ASB Online. By following these tips, your efforts can help to further ensure that your information remains private:



Passwords

- Create strong passwords by using a combination of numbers, letters and special characters.
- Change your passwords periodically, at a minimum every quarter.
- Do not share your passwords or write them down.
- Vary your passwords for the different websites that you visit.

Social Networking Sites

- Limit the amount of personal information that you reveal on social networking sites such as Facebook, Twitter or LinkedIn.
- Use caution when posting updates and do not reveal information that could be used to gain access to your bank account information.

Anti-virus and anti-spybot programs

- Install anti-virus and anti-spybot computer programs and keep them up-to-date.
- Use the most current version of your online browser.
- Disregard emails or pop-up requests to verify confidential information or to reactivate a suspended account.
- Shred documents containing your confidential information.

Diligence

- Review your account statements and verify account activity.
- Report suspicious or unauthorized activity on your accounts with us by calling our Customer Banking Center at 627-6900 (Oahu) or 800-272-2566 (Neighbor Islands or Mainland).

It is our security commitment that we will never contact you by email, text message or phone to request personal account information such as your PIN (personal identification number), full account number, debit or credit card number, or 9-digit social security number.

For more tips on keeping your personal information secure, visit the federal government's website OnGuardOnline.gov or 'Security Center' at asbhawaii.com.

More at asbhawaii.com

Get information at asbhawaii.com including:

- Tips to help you avoid cyber-crime
- A way to finance your PV or solar water heating system
- Overdraft solutions
- Tools for the growing business
- Accounts that fit a student's needs



To contact us

If you have any questions about any of American Savings Bank's products or services, please contact us:

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800-871-4357 (toll-free TDD service)

By e-mail: info@asbhawaii.com

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