



NOTICE OF PROHIBITION ON FUNDING UNLAWFUL INTERNET GAMBLING

The Federal Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) prohibits any person from accepting or processing payments connected with unlawful internet gambling. The term “unlawful internet gambling” means placing, receiving, or transmitting a bet or wager using the internet where, under applicable Federal or state law, it is unlawful to initiate, receive, or make the bet or wager. (Note: non-social gambling is not legalized in the State of Hawaii.) American Savings Bank (“we”, “us”) is obligated to comply with the regulation that implements the requirements of UIGEA.

By maintaining an account with us, you:

1. Agree and acknowledge that we shall not be obligated to process any transaction on your account if doing so would result in our non-compliance with any applicable law or regulation, including the UIGEA; and
2. Warrant and represent to us that you do not engage in and/or process transactions related to unlawful internet gambling on any account you have with us.

We reserve the right to reject, suspend, or otherwise intercept any transaction if we have a reasonable belief that the transaction is prohibited, restricted, or otherwise violates any applicable law or regulation (such as, but not limited to, unlawful internet gambling or Office of Foreign Assets Control restrictions). We shall not be liable to you for damages or other expenses related to the rejection, suspension, or interception of such transactions.

We may take action against your account, such as limiting access to services, refusing to open an account for you, or closing your account, if we obtain information that your account is being used to process unlawful internet gambling transactions.

American Savings Bank does not open accounts for internet gambling businesses.