

# Business tools to help Hawaii doctors<sup>1</sup> grow their practice.

## Business PowerLine<sup>SM</sup>

**2.00%** Fixed for 1 Year<sup>2</sup>

Whether to access working capital, consolidate higher interest debts or pay other business-related expenses, Business PowerLine lets you tap into a revolving line of credit of up to \$50,000.

- Low interest-only monthly payment<sup>2</sup>
- No application fee<sup>2</sup>
- No closing costs
- Fast credit approval

## Merchant Services

Rental Equipment Waived for 1 Year<sup>3</sup> (\$300 value)

Looking for a credit card payment processing system that can help increase your cash flow and expand your customer's purchasing power? Our merchant services program can be customized to fit your needs and help optimize the way you do business.

- Competitive rates
- Next business day funding<sup>4</sup>
- No hidden fees
- Dependable, local servicing

**Get the business tools that can help your practice be successful.  
To learn more or to apply, visit any branch or call us today  
at 627-6900 (Oahu) or 800-272-2566 (Neighbor Islands).**

<sup>1</sup> Special offers are limited to doctors with the following designations: MD, DDS, DMD.

<sup>2</sup> Offer valid on applications received between 10/20/11-1/31/12 for new Business PowerLines up to \$50,000; subject to credit approval. \$100 application fee is waived. Automatic payment from an American Savings Bank business checking account is required; the minimum monthly payment is \$50. Subject to annual review and credit approval. Some restrictions apply; other rates and terms available.

<sup>3</sup> Offer valid on applications received between 10/20/11-1/31/12 for new American Savings Bank Merchant Services; subject to credit approval. \$45 application fee is waived. Rental equipment is waived for first year only. Charges apply if termination occurs in less than 1 year from date of activation.

<sup>4</sup> Requires an American Savings Bank business checking account.