CENTRAL PACIFIC BANK

A wave of special checking account offers

for members of Hispanic Chamber of Commerce Hawaii

Enjoy a no minimum balance checking account with benefits and swell offers shown below. Get started now by bringing this flyer in to any Central Pacific Bank branch.

Special Offers for New Checking Accounts

Offers expire 60 days from the date your account was opened. Not combinable with other offers. Offers subject to change.

Get \$10 for setting up an electronic direct deposit of your payroll into your CPB checking account¹

Get \$10 for paying a bill through Online Banking, making a one-time electronic payment, or setting up a recurring automatic payment from your CPB checking account²

Get \$5 for enrolling in online statements³

Get \$5 for depositing a check into your CPB checking account using your mobile device⁴

Value Checking Account

\$0 minimum opening deposit; no minimum balance requirement⁵

Free first order of 40 checks

Free Banking Services:

- Platinum Debit Mastercard® with Mastercard benefits such as Identity Theft Alerts⁶ and Identity Theft Resolution Services⁶
- No ATM transaction fees when you use CPB ATMs^{7,8}
- Online Banking with online statements and online bill pay⁹
- Mobile Banking with mobile deposit service^{9,10}

Special Offers for Hispanic Chamber of Commerce Hawaii Members*

Plus Package Fee Waiver (\$59 savings per year)

With this exclusive offer, you get our Plus Package added to your Value Checking account at no charge when you meet the program requirements.

Plus package benefits include:

- ATM Transaction Fees waived when you use any non-CPB ATM worldwide⁸
- ATM Surcharge Rebate when you use any non-CPB ATM in Hawaii and on the mainland^{8,15}

Overdraft Protection Line of Credit Annual Fee Waiver

Personal ExpressLine of Credit overdraft protection annual fee is waived¹⁶ (\$15 value)

*We will waive the Plus Package fee (up to \$4.95 per month) and Personal ExpressLine of Credit overdraft protection \$15 annual fee as long as you continue to meet the following requirements: employment with the company that qualified you for this offer and payroll direct deposits totaling at least \$200 each month. If requirements are not met, we reserve the right to end this special offer and applicable monthly and annual fees will be charged to your checking account. You may reenroll in this Package at any branch if you qualify and meet the requirements again.

Total Free Business Checking Account

No minimum balance

No monthly service charge

No minimum opening deposit

First 100 items processed at no cost each statement period¹¹

 $25 \text{ off your first order of checks or deposit slips}^{12}$

Free Banking Services:

- Business Debit Mastercard[®] with Mastercard Easy Savings[®] program
- + No ATM transaction fees when you use CPB ATMs¹³
- Business Infoline telephone banking

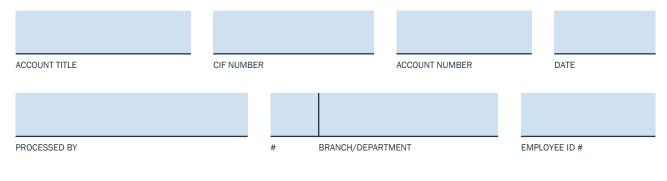
Business Online Banking

No Incoming Wire Transfer fees

Waived or discounted application fee on a Business ExpressLine of Credit¹⁴

CENTRAL PACIFIC BANK

Account Maintenance



Account Maintenance. Product Type 112 SC Plan: 45 Employee Code: 165

1) \$10 bonus will be credited to your account within 60 days of your first qualifying direct deposit of \$200 or more. Limit one direct deposit bonus per account. Value of bonus will be reported as interest for the primary account holder. 2) \$10 bonus will be credited to your account within 60 days of your first electronic payment. One-time electronic payment or recurring automatic payment must be \$20 or more to qualify. Limit one \$10 bonus per account. Excludes transfers and payments to other CPB accounts. Value of bonus will be reported as interest for the primary account holder. 3) \$5 bonus will be credited to your account within 60 days of you switching to online statements. Requires enrollment in online banking. For information and to enroll, visit cpb.bank/digital-banking. Limit one \$5 bonus per account. Value of bonus will be reported as interest for the primary account holder. 4) \$5 bonus will be credited to your account within 60 days of your first mobile check deposit. Requires downloading of CPB mobile app. Your carrier's standard data/text fees apply. Value of bonus will be reported as interest for the primary account holder. Limit one \$5 bonus per account. 5) Accounts with zero balance for 60 or more consecutive calendar days will be closed automatically without notice. 6) Online enrollment required. For information and to enroll, visit mastercardus.idprotectiononline.com/enrollment. 7) Transactions made at non-CPB ATMs are subject to our ATM Transaction Fees, Non-CPB ATM Transaction Fees are waived for Value Checking accounts with Plus Package. 8) Non-CPB ATMs may impose surcharges that are separate from and in addition to our ATM Transaction Fee and should disclose their surcharge fee at the beginning of the transaction. 9) Online Banking enrollment required. For information and to enroll, visit cpb.bank/digital-banking. 10) Mobile Banking also requires downloading of CPB mobile app, and your carrier's standard data/text fees apply. 11) Deposited items, deposit slips and checks paid. Additional items are \$0.25 each. 12) Place order at branch for discount. 13) Transactions made at non-CPB ATMs are subject to our ATM Transaction Fees, Non-CPB ATMs may impose surcharges that are separate from and in addition to our Non-CPB ATM Transaction Fees and should disclose their surcharge fee at the beginning of the transaction. 14) On approved credit. For a line of credit up to \$100,000. For a line of credit over \$100,000 an application fee of 0.25% will apply, less a \$125 discount. Example: A \$200,000 (line of credit) x 0.25% - \$125 (discount) = \$375. 15) We will reimburse you up to \$4 per transaction, up to \$20 per month, for ATM surcharges from other banks and ATM operators incurred on your Value Checking account with Plus Package for ATM usage nationwide. 16) Subject to application and credit approval.

Please save this flier for future reference. See branch for details. Offer expires <MM/DD/YY>.

Code <###>. (1/2021) PPEP (Rev. 1/2021)

544-0500 or toll-free 1-800-342-8422 www.cpb.bank

