

CHECK GUARD OPT-OUT FORM

To decline your Check Guard overdraft privilege, please complete and return this form to any of our branch locations or mail to:

Central Pacific Bank
Centralized Transaction Operations
Attn: Opt-Out
P.O. Box 3590
Honolulu, HI 96811-3590

You may also opt out of this service by calling our Customer Service Center at 544-0500 on Oahu or toll-free at 1-800-342-8422 from the neighbor islands or continental U.S. However, you may periodically continue to receive information about this service.

Name _____

Address _____

Phone _____

Account Number _____

By opting out of Check Guard overdraft privilege, I understand that any and/or all of my insufficient fund items may be returned to the Payee, and I agree to hold the bank harmless, and without liability, for any Payee fees or other consequences that may result from this action. The bank will continue to charge its overdraft fee of \$30 for items paid or items returned, for any transactions presented to the bank drawn on insufficient funds.

If this is a joint account, I agree that the signature of only one account holder is necessary for Central Pacific Bank to suspend the Check Guard.

I also understand that I can request in writing that Check Guard be reinstated, subject to approval by Central Pacific Bank.

Account holder signature Date

Joint account holder signature Date

