

**ATM & DEBIT CARD RELATED FEES**

|   | <b>FEE</b> |
|---|------------|
| Card Replacement Fee                                | \$20       |
| Card Rush Delivery: Domestic Destination            | \$50 each  |
| International Destination                           | \$85 each  |
| <b>Non-CPB ATM Transaction Fees [1]</b>             |            |
| Cash Withdrawal – Checking/Savings Account:         |            |
| Domestic ATM  | \$3 each   |
| International ATM [2]                               | \$5 each   |
| Balance Inquiries/Transfers                         | \$1 each   |
| <b>CPB ATM Transaction Fees</b>                     | No charge  |
| (Cash withdrawals, transfers and balance inquiries) |            |

**OVERDRAFT FEES [3]**

|   | <b>FEE</b> |
|---|------------|
| Items Paid Against Insufficient Funds               | \$32 each  |
| Overdraft Fee (PAID NSF/OD FEE or PAID HOLD FEE)    |            |
| Items Returned Unpaid Due to Insufficient Funds     | \$32 each  |
| Return Item Fee (RTN NSF/OD FEE or RETURN HOLD FEE) |            |

**ACCOUNT RELATED SERVICE FEES**

|   | <b>FEE</b>   |
|---|--------------|
| Account Closed within 180 days                        |              |
| Exceptional Checking                                  | \$75         |
| Exceptional Choice Checking                           | \$75         |
| Business Exceptional Checking                         | \$200        |
| Other Accounts  | \$40         |
| Audit Confirmation Fee                                | \$15 each    |
| Certification/Verification/Immigration Letter         | \$15 each    |
| Counter Checks (Consumer-4/page; Business-3/page)     | \$3/page     |
| Deposit Item Returned (Charged back to account)       | \$10 each    |
| Deposit Item Returned and Reprocessed                 | \$8 each     |
| Dormant Account Fee [4]                               | \$10/month   |
| Escheat Fee   | \$55         |
| Excessive Transaction Fee [5]                         | \$10/month   |
| Paper Statement Fee [6]                               | \$3/month    |
| Plus Package (First 3 months free) [7]                | \$4.95/month |
| Savings Overdraft Protection Transfer Fee             | \$12.50/day  |
| Statement Reconciliation, Research or Special Request | \$30/hour    |
| Stop Payment Order                                    | \$32 each    |

**OTHER BANK SERVICE FEES**

|   | <b>FEE</b>       |
|---|------------------|
| American Express® Travelers Cheques [8][9]            | 1.5% of purchase |
| Bond Coupon Redemption                                | \$5/envelope     |
| Coin Rolling  | \$0.10/roll      |
| Collections   | \$25-\$100 each  |
| Garnishment   | \$95 each        |
| Government check cashing (non-deposit customers) [10] | \$5 each         |
| IRA Distribution (by check)                           | \$12/check       |
| IRA Transfer Fee                                      | \$50 each        |
| Medallion Signature Guarantee [11]                    | \$25 each        |
| Night Depository Bag                                  | \$0.20 each      |
| Night Depository Key Replacement                      | \$10             |
| Notary (per signature, per document) [8]              | \$5              |
| Official Checks [8]                                   | \$12 each        |
| Photocopies: Per check [12]                           | \$4              |
| Per statement   | \$5              |
| Rush Service Fee (per statement)                      | \$25             |
| Other documents                                       | varies           |
| Tax Levy  | \$50 each        |

[1] Fee waived for Exceptional Checking, Exceptional Choice Checking, Business Exceptional Checking and Plus Package accounts. Non-CPB ATMs may impose surcharges that are separate from and in addition to the Non-CPB ATM Transaction Fees described in this schedule. Such ATMs should disclose these surcharges at the beginning of the transaction. Some CPB checking accounts offer surcharge rebates; please ask us for details.

[2] Additional International Transaction Fees may be assessed by Mastercard®.

[3] Overdraft and/or return item fees will be assessed for each check, automatic payment, in-person withdrawal, electronic fund transfer or other withdrawal you make from your checking or money market account that exceeds the available balance in your account (or available overdraft protection limit, if any).

Personal accounts will be charged no more than \$160 per day for overdraft and return item fees combined and business accounts will have no limit on overdraft or return item fees that can be charged per day. Overdraft and return item fees will not be charged for transactions of \$5 or less.

When you make a purchase with your debit card, the amount of the purchase is not deducted from your account immediately. First, the merchant sends us an electronic message to check if you have enough money in your account to complete the purchase. If the payment is authorized, we receive the transaction for payment later. Until we receive the transaction for payment, we hold funds in your account for the transaction for up to three business days. This hold on your account will reduce the amount of money you can use, and may result in an overdraft if we receive other transactions before your debit card purchase is paid, and can result in a paid hold fee or a return hold fee.

For checking accounts with Overdraft Privilege, please refer to the Overdraft Privilege Disclosure for additional information.

[4] Fee waived for Starter Savings.

[5] Fee applies to savings and money market accounts that exceed 6 limited transactions during the month. See the Deposit Account Agreement & Disclosure for details on limited transactions.

[6] This fee applies when paper statements are provided to Value Checking and Value Plus Checking Accounts. The fee will be charged per statement period. This fee can be waived in one of three ways:

- Enroll in Online Statement service through Online Banking (if Online Banking is available for your account), or
- Link your Value Checking Account or Value Plus Checking Account to a consumer Exceptional Plan, or
- Maintain an average balance of \$500 or more during the statement period. The average balance is calculated by adding together the ending balances from each day during the statement period and dividing the total by the number of days in the statement period.

[7] A Plus Package discounted fee of \$3.95 per month is available upon request for seniors age 50 years and above. To begin receiving a Plus Package senior discount, visit any branch or call our Customer Service Center at (808) 544-0500 or toll-free at 1-800-342-8422.

[8] Fee waived for Consumer Exceptional Plan customers.

[9] Available at select branch locations. Please call our Customer Service Center at (808) 544-0500 or toll-free at 1-800-342-8422 for locations.

[10] For Hawaii state and county government and U.S. Treasury checks up to \$1,000.

[11] Fee waived for Consumer and Business Exceptional Plans, and customers transferring assets/monies to CPB Wealth Management Division.

[12] For Check Safekeeping accounts, up to 10 check copies per month at no charge.

**PERSONAL ONLINE BANKING FEES [13] FEE**

|                          |           |
|--------------------------|-----------|
| Online Banking           | No charge |
| Same Day Online Bill Pay | \$10 each |

Business accounts enrolled in Personal Online Banking prior to 7/11/2016 will continue to have the same service. To upgrade to Business Online Banking, please call our Customer Service Center at (808) 544-0500 or toll-free at 1-800-342-8422.

**BUSINESS ONLINE BANKING FEES [13] FEE**

|                                  |                     |
|----------------------------------|---------------------|
| Business Online Banking          | No charge           |
| With ACH Package [14]            | \$0.50 per ACH item |
| ACH Return/Correction Notice Fee | \$5                 |
| ACH Recall Fee                   | \$25                |
| ACH File Deletion Fee            | \$25                |
| Same Day Online Bill Pay         | \$10 each           |

**FOREIGN CURRENCY FEES [15] FEE**

|                              |        |
|------------------------------|--------|
| Purchase of Foreign Currency | Varies |
| Sale of Foreign Currency     | Varies |

**SAFE DEPOSIT BOX FEES [16] FEE****Sizes and availability vary by branch; box sizes are in inches.**

Rental fees are charged annually and are shown below by box size.

|        |      |         |       |
|--------|------|---------|-------|
| 2 x 5  | \$35 | 5 x 15  | \$100 |
| 3 x 5  | \$50 | 6 x 10  | \$105 |
| 4 x 5  | \$60 | 9 x 10  | \$130 |
| 5 x 5  | \$65 | 10 x 10 | \$175 |
| 3 x 10 | \$75 | 10 x 15 | \$190 |
| 4 x 10 | \$85 | 15 x 15 | \$265 |
| 5 x 10 | \$95 |         |       |

- Receive a \$5 discount with automatic payment from a Central Pacific Bank checking or savings account.
- Consumer Exceptional Plan customers may receive a discount of up to \$50 for one box per plan, which includes the \$5 discount for automatic payment.

|                              |       |
|------------------------------|-------|
| Drill Fee (1 or 2 keys lost) | \$200 |
| Late Payment Fee             | \$5   |

**WIRE TRANSFER FEES [17] FEE**

|                          |                 |           |
|--------------------------|-----------------|-----------|
| Foreign Remittance Draft | \$5,000 or less | \$25 each |
|                          | Over \$5,000    | \$50 each |

|  |  |           |
|--|--|-----------|
| Incoming Wire Transfer (Deposited to CPB Account) [18] |  |           |
| (INCOMING WIRE FEE or WIRE FEE)                        |  | \$12 each |

|                             |                |                 |           |
|-----------------------------|----------------|-----------------|-----------|
| Outgoing Wire Transfer [19] |                |                 |           |
| (OUTGOING WIRE FEE)         | Domestic:      | \$5,000 or less | \$40 each |
|                             |                | Over \$5,000    | \$75 each |
|                             | International: | \$5,000 or less | \$45 each |
|                             |                | Over \$5,000    | \$80 each |

|  |  |          |
|--|--|----------|
| Email Notification                     |  |          |
| (E-NOTIFY FEE OR OUTGOING ENOTIFY FEE) |  | \$3 each |

|  |  |             |
|--|--|-------------|
| Mail Notification                      |  |             |
| (M-NOTIFY FEE OR OUTGOING MNOTIFY FEE) |  | \$3.50 each |

|  |               |           |
|--|---------------|-----------|
| Tracer, Amendment, Recall or Cancellation [19] |               |           |
|  | Domestic      | \$25 each |
|  | International | \$25 each |

- [13] Online banking enrollment required. For information and to enroll, visit [centralpacificbank.com/onlinebanking](http://centralpacificbank.com/onlinebanking).  
iBusiness Central service also available. Please call our Business Products & Services Department at (808) 544-3676 for more information.
- [14] ACH functionality is subject to approval. ACH (Automated Clearinghouse) is an electronic network in the U.S. that allows for the transfer of funds between financial institutions.
- [15] Locations & availability will vary. Please call our Customer Service Center at (808) 544-0500 or toll-free at 1-800-342-8422 for details.
- [16] General Excise Tax is added to the annual rental fee.  
Automatic payment from a CPB checking or savings account is required.  
Contents of safe deposit boxes are not insured by Central Pacific Bank, the FDIC or any other government agency.
- [17] Wire transfer services require a CPB checking or savings account. For business accounts on account analysis, refer to the Business Account Analysis Fee Schedule.
- [18] Fee waived for Exceptional Checking, Exceptional Choice Checking, Business Exceptional Checking and Totally Free Business Checking accounts.
- [19] Correspondent, paying and/or intermediary banks may assess additional charges.