

This Schedule of Fees is effective as of December 24, 2013 except where expressly set forth otherwise herein

PERSONAL CHECKING ACCOUNTS
Exceptional Checking / Exceptional Choice Checking Minimum Combined Balance
in qualifying deposit and loan accounts \$10,000 Monthly Service Charge
if minimum combined balance is not maintained\$20 Monthly Service Charge on Checking or Savings Accounts tied to this Plan
Value Checking Minimum Balancenone
A Paper Statement Fee of \$1.50 per statement period will be charged unless the account is enrolled in Online Statement service <sup>(1)</sup> , is linked to a consumer Exceptional Plan, or has maintained an average balance of \$500 or more for the statement period.
Value Plus Checking Minimum Balancenone
A Paper Statement Fee of \$1.50 per statement period will be charged unless the account is enrolled in Online Statement service <sup>(1)</sup> , is linked to a consumer Exceptional Plan, or has maintained an average balance of \$500 or more for the statement period.
Plus Package Option Available to Value Checking or Value Plus Checking
accounts  Monthly Fee
(1) Some types of ownership are not eligible for Online Statement service.
(2) Senior discount for customers age 50 and above is available upon request. To begin receiving a Plus Package senior discount, please come in to any branch or contact our Customer Service Center at (808) 544-0500 or 1-800-342-8422.
BUSINESS CHECKING ACCOUNTS
Totally Free Business Checking  Minimum Balance none  Monthly Service Charge none  Deposited items and/or checks paid:  First 100 each statement period none In excess of 100 \$0.25 each
Business Exceptional Checking  Minimum Combined Balance
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Performance Business Checking Available to sole proprietors, fiduciaries, non-profit organizations and government agencies  Minimum Balance \$1,500 Monthly Service Charge if minimum balance is not maintained \$9 Deposited items and/or checks paid: First 100 each statement period none In excess of 100 \$0.25 each
Analyzed Business Checking
Refer to Business Account Analysis Schedule of Fees
SAVINGS AND MONEY MARKET ACCOUNTS
Exceptional Savings Requires Exceptional Checking or Exceptional Choice Checking Account Minimum Balance none Monthly Service Charge none
Exceptional Super Savings Requires Exceptional Checking or Exceptional Choice Checking Account
Minimum Balancenone Monthly Service Chargenone
Personal Savings Minimum Balance
Personal Super Savings Minimum Balance \$500 Monthly Service Charge if minimum balance is not maintained \$6 <sup>(3)</sup>
Starter Savings  For children age 17 and younger  Minimum Balance \$25  Monthly Service Charge if minimum balance is not maintained \$2
Business Savings Minimum Balance
Business Money Market Savings  Minimum Balance
Business Super Savings  Minimum Balance
For all savings and money market accounts  Pre-authorized, electronic or telephone transfers/withdrawals in excess of six per month <sup>(5)</sup> \$10 each

- (3) Waived if account is linked to a consumer Exceptional Checking or Exceptional Choice Checking account.
- (4) Waived if account is linked to a Business Exceptional Checking account.
- (5) See Rules and Regulations Governing Deposit Accounts at Central Pacific Bank and Other Account Information (Rules and Regulations) for detailed information on withdrawal restrictions.

# **ONLINE BANKING SERVICES** Online Banking ......free

Online Bill Pay
Consumers
Non-Analyzed Business Checking Accounts free
Analyzed Business Checking Accounts \$5.95 per month

iBusiness Central product also available. See Cash Management Department for details.

# **ATM**

### **CPB ATM Transactions**

No ATM transaction fees for cash withdrawals, transfers and balance inquiries made at a CPB ATM.

### Non-CPB ATM Transaction Fees<sup>(6)</sup>

Cash Withdrawals - Checking/Savings	
Domestic	\$1.50 each <sup>(7)</sup>
Effective as of 3/1/14, Domestic	
International	\$5 each <sup>(7)</sup>
Ralance Inquiries/Transfers	\$0.75 each <sup>(7)</sup>

- (6) Non-CPB ATMs may impose surcharges that are separate from the Non-CPB ATM Transaction Fees described above. Such ATMs should disclose these surcharges at the beginning of the transaction. Some CPB checking accounts offer surcharge rebates; refer to Rules and Regulations.
- (7) Fee waived for Exceptional Checking, Exceptional Choice Checking, Business Exceptional Checking and Plus Package.

# OTHER SERVICES AND FEES

	Each
ems paid against insufficient funds: Overdraft Fee (PAID NSF/OD FEE)	. \$30
Items returned unpaid due to insufficient funds:	
Return Item Fee (RTN NSF/OD FEE)	. \$30

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 which exceeds the available balance in your account (or available overdraft protection limit, if any). Checking accounts with Overdraft Privilege will also be assessed overdraft fees for ATM or everyday debit card transactions that exceed the available balance if you consented to have us authorize and pay these types of transactions under the Overdraft Privilege service.

You will be charged no more than three overdraft and/or return item fees on any one day per account and these fees will be waived on any day that your ending account balance is or would have been overdrawn by \$5.00 or less.

I	Each
Deposit item charged back	. \$5
Effective as of 3/1/14, deposit item charged back	
Deposit item resubmitted	
Stop payment order (6 months)	\$30
Paper Statement Fee\$1.5	50 <sup>(o)</sup>
Account closed within 180 days	
Exceptional Checking	\$75
Exceptional Choice Checking	φ/5 3200
Other Accounts	\$40
Savings Overdraft Protection transfer fee (per day)	\$10
Dormant account (monthly fee)	\$5 <sup>(9)</sup>
Escheat fee	
Card replacement fee	\$20
Rush card fee	
Domestic	
Government check cashing (non-deposit customers)	
IRA transfer fee	
IRA automatic distribution	ψΟΟ
By check	neck
Effective as of 3/1/14 \$10 per ch	neck
Automatic transfer into CPB account	one
Official Check	B <sup>(10)</sup>
	0()
Traveler's Checks	(10)
(all one signature)	e <sup>(10)</sup>
Gift Cheques	2.50
Counter checks (per page)	
Audit confirmation fee	
Certification/Verification/Immigration Letter	
Photocopies	
per check\$	4(11)
per statements va	
Statement Reconciliation, Research or	11103
Other Special Request \$30 per hour or fraction the	reof
Collections	100
Tax Levy (per notice served)	\$50
Garnishment (per notice served)	\$95
Notary (per signature, per document)\$	5 <sup>(10)</sup>
Medallion Signature Guarantee	(12)
Effective as of 3/1/14 \$25 per documer	ıt'' <sup>'</sup>
Bond Coupon Redemption	
Night Depository Bag	
Coin Rolling\$0.10 per Incoming wire transfer\$1	
incoming wire transfer	<` ′

- See Value Checking and Value Plus Checking sections in this Schedule of Fees for more information.
- (9) Fee waived for Starter Savings.
   (10) Fee waived for consumer Exceptional Checking and Exceptional
- (10) Fee Walved for consumer Exceptional Checking and Exceptional Choice Checking customers.
   (11) For Check Safekeeping and Check Imaging accounts, up to 10 check copies per month at no charge.
   (12) Fee waived for Exceptional Checking, Exceptional Choice Checking and Business Exceptional Checking customers and customers transferring assets/monies to CPB Trust Division.
   (13) Feeting of Checking Chec
- Fee waived for Exceptional Checking, Exceptional Choice Checking, Business Exceptional Checking and Totally Free Business Checking accounts.

## SAFE DEPOSIT BOX

BOX SIZE <sup>(14)</sup>	ANNUAL RENTAL FEE <sup>(15)(16)</sup>
1.5 x 5	\$25
2 x 5	\$30
3 x 5	\$40
4 x 5	\$50
5 x 5	\$55
3 x 10	\$65
4 x 10	\$75
5 x 10	\$90
5 x 15	\$95
6 x 10	\$100
9 x 10	\$125
10 x 10	\$150
10 x 15	\$165
OTHER FEES	
Key deposit (refundable	)\$25

- (14) Box size in inches.
- (15) \$5 discount with automatic payment from a Central Pacific Bank checking or savings account. Automatic payment from a CPB checking or savings account is required.

Lock Replacement (one key lost).....\$80 Drill Fee (two keys lost) ......\$155 Late payment fee.....\$5

(16) Exceptional Checking or Exceptional Choice Checking customers may receive a \$40 discount for one box.

In addition to the annual rental fee. General Excise Tax is charged for each box. There is also a key deposit that renter must pay. Please refer to the Safe Deposit Box Lease Agreement or PassVault<sup>TM</sup> Lease Agreement for more information.

Contents of Safe Deposit Boxes are not insured by Central Pacific Bank, the FDIC or any other government agency.





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