

ATM & DEBIT CARD RELATED FEES FEE

Card Replacement Fee	\$20
Card Rush Delivery: Domestic Destination	\$50 each
International Destination	\$85 each
ATM Transaction Fee [1]	
CPB ATM Transactions	No charge
Non-CPB ATM Transactions (The fees below will appear as "ATM Transaction Fee" on your statement)	
Domestic ATM Cash Withdrawals	\$3 each
International ATM Cash Withdrawals [2]	\$5 each
Balance Inquiries/Transfers	\$1 each

The above fees apply separately to each of the above functions performed even if the functions performed are all related to or in connection with the same single transaction. Thus, each time you perform a balance inquiry, funds transfer, and/or cash withdrawal, the above fees that apply to each such function shall be assessed even though they may all relate to a single funds transaction. For example, a balance inquiry followed by a funds transfer and then cash withdrawal will result in a balance inquiry fee, funds transfer fee, and cash withdrawal fee.

Foreign Currency Fees and Foreign Transaction Fees	
Cross Border Assessment (International C/B Fee)	0.9% of transaction amount
Currency Conversion Assessment (International CCA Fee)	0.2% of transaction amount

OVERDRAFT FEES [3] FEE

Items Paid Against Insufficient Funds	\$32 each
<i>Overdraft Fee (PAID NSF/OD FEE)</i>	
Items Returned Unpaid Due to Insufficient Funds	\$32 each
<i>Return Item Fee (RTN NSF/OD FEE)</i>	

MULTIPLE NSF FEES FEE

Items and transactions (such as, for example, checks and electronic transactions/payments) returned unpaid due to insufficient/non-sufficient ("NSF") funds in your account, may be resubmitted one or more times for payment, and a \$32 fee will be imposed on you each time an item and transaction resubmitted for payment is returned due to insufficient/non-sufficient funds.

If you have a mortgage loan with us and your payment is rejected for insufficient funds, you may be assessed two fees, one fee by us and another fee by our servicer.

ACCOUNT RELATED SERVICE FEES [4] FEE

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
Dormant Account (Service Charge) [5]	\$10/month
Escheat Fee	\$55
Paper Statement Fee [6]	
Value Checking / Value Plus / Shaka Checking	\$5/month
Business Value Checking	\$10/month
Teller Fee Deposit [7]	\$2 each
Teller Fee Withdrawal [7] [8]	\$2 each
Check Transaction (Processing) Fee [8][9]	\$2 each
Plus Package (First 3 months free) [10]	\$4.95/month
Savings Overdraft Protection Transfer Fee	\$12.50/day
Statement Reconciliation, Research or Special Request with a minimum one-hour charge	\$35/hour
Stop Payment Order	\$32 each

[1] Fee waived for Exceptional Checking, Exceptional Choice Checking, Shaka Checking, Business Exceptional Checking and Plus Package accounts. Non-CPB ATMs may impose surcharges that are separate from and in addition to the ATM Transaction Fee described in this schedule. Such ATMs should disclose their surcharge fee 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 NSF/OD Fee or a Return NSF/OD Fee.

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

[4] Account specific fees can be located on individual Rate and Fee Schedules provided at time of account opening.

[5] Dormant Account Service Charge waived for Starter Savings.

[6] This fee applies when paper statements are provided to Shaka Checking, Value Checking, Value Plus Checking Accounts and Business Value Checking. The fee will be charged per statement period. This fee can be waived by enrolling in our Online Statement service. A \$5.00 per month fee applies to Shaka Checking, Value Checking, and Value Plus Checking accounts. A \$10.00 per month fee applies to Business Value Checking.

Value Checking and Value Plus Checking Accounts can also waive this fee by:

- Linking your Value Checking Account or Value Plus Checking Account to a consumer Exceptional Plan, or
- Maintain an average balance of \$2,500 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.

Business Value Checking can also waive this fee by:

- Linking your Business Value Checking Account to a Business Exceptional Plan, or
- Maintain an average balance of \$5,000 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 fee will be assessed for EACH deposit or withdrawal transaction conducted on your Shaka Checking account at any CPB branch per statement period. Another fee(s) will be imposed if that same transaction is resubmitted for payment at a later date.

[8] We will waive or rebate the fee on your Shaka Checking account within 30 days if you were assessed the fee due to the purchase of Official Checks.

OTHER BANK SERVICE FEES FEE

Coin Rolling	\$0.10/roll
Collections	\$25-\$100 each
Garnishment	\$95 each
Government check cashing (<i>non-deposit customers</i>) [11]	\$5 each
IRA Distribution by check (Service Charge)	\$12/check
IRA Transfer Fee (Service Charge)	\$50 each
Medallion Signature Guarantee [12]	\$25 each
Night Depository Bag	\$0.20 each
Night Depository Key Replacement	\$10
Notary (<i>per signature, per document</i>) [13] [14]	\$5
Official Checks [14]	\$12 each
Photocopies: <i>Per check</i> [15]	\$4
<i>Per statement</i>	\$5
<i>Rush Service Fee (per statement)</i>	\$25
<i>Other documents</i>	Varies
Tax Levy	\$50 each

PERSONAL ONLINE BANKING FEES [16] 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 [16] FEE

Business Online Banking	No charge
With ACH Package [17]	\$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 [18] FEE

Purchase of Foreign Currency	Varies
Sale of Foreign Currency	Varies

SAFE DEPOSIT BOX FEES [19] FEE

Sizes and availability vary by branch; box sizes are in inches. [13]

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

Size	Annual Fee	Size	Annual Fee	Size	Annual Fee
2 x 5	\$35	3 x 10	\$90	6 x 10	\$135
3 x 5	\$50	4 x 10	\$110	9 x 10	\$155
4 x 5	\$60	5 x 10	\$125	10 x 10	\$200
5 x 5	\$75	5 x 15	\$130	15 x 15	\$265

- 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. [20]

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

WIRE TRANSFER FEES [13] [21] FEE

Incoming Wire Transfer (Deposited to CPB Account) [22]	
<i>(INCOMING WIRE FEE)</i>	\$12 each
With Email Notification (WIRE & E-NOTIFY FEES)	\$15 each
With Mail Notification (WIRE & M-NOTIFY FEES)	\$15 each
Outgoing Wire Transfer [23]	
<i>(OUTGOING WIRE FEE)</i>	
Domestic: \$5,000 or less	\$40 each
<i>Over \$5,000</i>	\$75 each
International: \$5,000 or less	\$45 each
<i>Over \$5,000</i>	\$80 each
Email Notification	
<i>(OUTGOING ENOTIFY FEE)</i>	\$3 each
Mail Notification	
<i>(OUTGOING MNOTIFY FEE)</i>	\$3 each
Confirmation Copy	\$3 each
Wire Research Fee	\$35 each
Tracer, Amendment, Recall or Cancellation [23]	\$25 each
Return Item Fee [23]	
Provisional Credit Item	\$25 each

[9] A fee will be assessed for EACH check transaction conducted on your Shaka Checking account per statement period. This also applies to checks given to merchants that are processed as an electronic transaction. Also another fee will be imposed if that same item is resubmitted for payment at a later date.

[10] 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.

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

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

[13] 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.

[14] Fee waived for Consumer Exceptional Plan customers.

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

[16] Online banking enrollment required. For information and to enroll, visit cpb.bank/digital-banking or cpb.bank/digital-banking-business. iBusiness Central service is also available. Please call 808-544-3676 for more information.

[17] ACH Package per ACH item fee is waived with Business Exceptional Checking. 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.

[18] Locations & availability will vary. Please call our Customer Service Center at 808-544-0500 or toll-free at 1-800-342-8422 for details.

[19] General Excise Tax is added to the annual rental fee. Contents of safe deposit boxes are not insured by Central Pacific Bank, the FDIC or any other government agency.

[20] To receive an Exceptional Plan Benefit Discount on your safe deposit box you must meet all of the following criteria:

- An Exceptional Checking or an Exceptional Choice Checking account must be linked for automatic payment of the safe deposit box annual fee;
- An owner of the mentioned linked account for automatic payment must be designated as the PRIMARY owner of the safe deposit box receiving the discount; and
- One safe deposit discount per Exceptional Checking or Exceptional Choice Checking account.

[21] Wire transfer services require a CPB checking or savings account. For business accounts on account analysis, refer to the Business Account Analysis Fee Schedule.

[22] Fee waived for Exceptional Checking, Exceptional Choice Checking, Business Exceptional Checking and Totally Free Business Checking accounts.

[23] Correspondent, paying and/or intermediary banks may assess additional charges.

Member FDIC