

Consent to Electronic Delivery and Signing of Documents

Electronic Delivery Terms. Central Pacific Bank uses an electronic document delivery and signing system to streamline the delivery of new products and services to you. By clicking "Consent" below you agree to accept delivery of your account documents electronically by Central Pacific Bank for each and every account, product or service that Central Pacific Bank offers that you apply for, own, use, administer or access, either now or in the future. The following terms and conditions apply to our electronic delivery and your receipt of account documents. As used in this document, the words "you" and "your" mean the account holder(s) and anyone else with the authority to exercise control over the deposit or loan relationship with Central Pacific Bank.

Account Documents. Your electronically delivered account documents for the deposit or loan relationship you are establishing with Central Pacific Bank will include each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign, submit, or agree to at our request, which may include, but not be limited to, the following:

Deposit Account Documents	
Account Opening Documents	<ul style="list-style-type: none"> • Rate and Fee Schedule • Terms & Conditions of Your Account • Funds Availability Disclosure • Miscellaneous Fee Schedule • Overdraft Protection Options • Overdraft Privilege Disclosure <p>Consumers Only:</p> <ul style="list-style-type: none"> • Electronic Funds Transfer • What Does Central Pacific Bank Do with Your Personal Information? (Consumer Privacy Notice) • What You Need to Know about Overdrafts and Overdraft Fees
Subsequent Documents	<ul style="list-style-type: none"> • Deposit Account Periodic Statements (eStatements) • Change in Terms Notices • Deposit Hold Notices • Account and Transaction Alerts • Error Resolution Notices • Future Service Enrollments, Agreements, Communications, and Notices • Terms and Conditions Applicable to All Digital Systems • Mobile Banking Agreement

Loan Documents	
Account Opening Documents	<ul style="list-style-type: none"> • Loan Application • Credit Card Agreement • Loan Disclosures • Promissory Note and/or Loan Account Agreement • Related Loan Account Agreements (e.g., Security Agreement where applicable) <p>Consumers Only:</p> <ul style="list-style-type: none"> • What Does Central Pacific Bank Do with Your Personal Information? (Consumer Privacy Notice)

Subsequent Documents	<ul style="list-style-type: none"> • Credit Card and Loan Periodic Statements (eStatements) • Change in Terms Notices • Account and Transaction Alerts • Future Service Enrollments, Communications, and Notices
----------------------	--

Accessing and Signing Documents. Before obtaining products or services electronically through Central Pacific Bank, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically through this system.

Accessing Paper Copies. The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Customer Service department and request a paper copy of a particular document.

Multiple Access Devices. An "Access Device" is any electronic device that you use to access your account and view electronic documents, including without limitation a computer or a mobile device (such as a tablet or smartphone). Your consent to electronic delivery of documents on one Access Device constitutes your consent on all Access Devices that you use. By viewing and consenting to this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format provided for that Access Device and any subsequent Access Devices. If you use multiple Access Devices (or change Access Devices), you are responsible for ensuring that the new Access Device meets the applicable system requirements and that you are able to access and view electronic documents on the new Access Device. If you have trouble accessing or viewing electronic documents on your Access Device, please contact us by one of the methods mentioned below.

Additional Provisions on Electronic Account Statements. Account statements will remain accessible online for a period of two years from the time the statement becomes accessible online. An email will be sent notifying you of the availability of your statement online. By electing to receive electronic checking account statements, you will not receive cancelled checks or images of cancelled checks with the statements but you will be automatically enrolled in our Check Safekeeping service. You may view or print images of cancelled checks through the Digital Banking service, without charge, by clicking on the check number located with the transaction description in the online account register. You may also obtain copies of your cancelled checks through the Check Safekeeping service, which will store electronic images of your cancelled checks for up to seven years, by contacting our Customer Service Center as provided below. There is no charge for the Check Safekeeping service, but a per item fee is applicable if you request more than ten copies of cancelled checks per statement period. Some personal checking accounts are subject to a paper statement fee per statement period. If you decide to terminate your Digital Banking service, it is your responsibility to change your statement preference back to paper statements or contact us prior to termination. If you close an account receiving online statements, the closed account will be accessible in an inquiry-only status in Digital Banking for thirty days after the account is closed to enable you to view the final statement. We will not send you a paper final statement. It will be your responsibility to retrieve and save all of previous statements that remain in the system. If you close ALL of your accounts receiving online statements, it is your responsibility to retrieve and save all of your previous statements that remain in the system prior to account closing. You will no longer be able to access the Digital Banking service to retrieve statements.

Your Right to Cancel. You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may contact our Customer Service Center at 808.544.0500 (Oahu) or toll free at 1.800.342.8422 (Neighbor Islands and the

Continental United States), by visiting any of our branches, or by logging in to your account through Digital Banking and submitting a Secure Message. Please allow a reasonable period of time to process your withdrawal notice.

Fees/Restrictions. There are no fees, penalties, or account restrictions for requesting a paper copy of any disclosure you received in electronic format or for withdrawing your consent at anytime.

Your System Requirements. You will need computer access, an email address, internet service, and a printer or computer storage such as a hard drive or thumb drive for printing or saving documents. The following are the hardware and software requirements necessary for you to access, receive, and retain electronically delivered documents.

Hardware and Software Requirements	
Operating Systems	Latest Windows or Mac operating systems
Browser	We support the two most recent versions of the following browsers: <u>Windows</u> Microsoft Internet Explorer Microsoft Edge Firefox Google Chrome <u>Macintosh</u> Google Chrome Safari
PDF Reader	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution	1024x768 minimum
Enabled Security Settings	Allow per session cookies

We will notify you whenever we change or revise these requirements. At that time, you will have the right to withdraw your consent at no cost to you.

Your Responsibilities. You agree that your computer satisfies the hardware and software requirements specified above and you certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify that you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically. We are not obligated to verify that you have received or can access any account document.

Document Imaging and Electronic Signatures. Without notice to or consent from you, we may create electronic images of any documents signed electronically and, if applicable, destroy paper originals of any such imaged documents. Such images have the same legal force and effect as the paper originals and are enforceable against you. We may convert any document into a "transferrable record" as such term is defined under, and to the extent permitted by, the Uniform Electronic

Transactions Act as in effect in Hawaii as amended from time to time, any successor statute, and any regulations promulgated thereunder from time to time ("UETA"), with the image of such instrument in our possession or control constituting an "authoritative copy" under UETA. If we agree in our sole discretion to accept any electronic signatures of any document, the words "execution," "signed," and "signature" and words of like import in or referring to any document so signed will be deemed to include electronic signatures and/or the keeping of records in electronic form, which will be of the same legal effect, validity, and enforceability as a manually executed signature and/or the use of a paper-based recordkeeping system, to the extent and as provided for in any applicable law, including UETA, the federal Electronic Signatures in Global and National Commerce (E-SIGN) Act as amended from time to time, any successor statutes, and any regulations promulgated thereunder from time to time, or any other federal or state laws based on or similar in effect to such laws. Each such document will also be considered a transferable record. We may rely on any electronic signatures, including without limitation any such signatures provided through any electronic signature technology, without further inquiry, as if they are original signatures by the party indicated or the duly authorized representative of such party.

Contacting Central Pacific Bank. You may contact Central Pacific Bank to request paper copies, withdraw your consent, or notify us of changes in your email address or contact information. You may call us at 808.544.0500 (Oahu) or toll free at 1.800.342.8422 (Neighbor Islands and Continental United States), by visiting any of our branches, or by logging in to your account through Digital Banking and submitting a Secure Message.