

## CENTRAL PACIFIC BANK

# BUSINESS LOANS AND LINES OF CREDIT

### BUSINESS EXPRESS LINE OF CREDIT & BUSINESS LINE OF CREDIT

These revolving lines of credit are convenient for short-term financial needs. Use what you need today, repay, then re-borrow funds again as you need them in the future. It is especially useful for working capital because it provides easy access to funds.

### COMMERCIAL REAL ESTATE LOANS

Acquire, build or refinance commercial property. We can customize a program to fit almost any business plan. Our team of commercial real estate loan professionals offers flexibility, quick turnaround and years of experience in the industry to structure financing so that every feasible project is brought to market.

### SMALL BUSINESS ADMINISTRATION (SBA) LOANS

Central Pacific Bank is a preferred SBA lender. This enables us to obtain fast approval so you can get your business opened and on the road to success. We can also help you with government loan programs for which you may qualify.

### WORKING CAPITAL & SHORT-TERM LOANS

It takes capital to stay competitive in the marketplace. As your needs evolve and your business grows, we will work with you to structure a loan to meet all your financing needs. From working capital to equipment financing, even loans to finance receivables, we will enable you to meet your short-term cash requirements so you can keep your business a step ahead of the competition.



### BUSINESS CREDIT CARDS\*

Make small business payments with credit cards that deliver big advantages. Earn cash back, track expenses, pay down balances faster to save on interest. Central Pacific Bank has card options at every level of spending to reward you for every business purchase you make. Learn about our Visa® Business Real Rewards Card, Visa® Business Real

Rewards Plus Card, and Visa® Business Platinum Card at [www.cpb.bank/business-credit-cards](http://www.cpb.bank/business-credit-cards).

*Ask about our other financing alternatives, Leasing Services and Letters of Credit.*



**CENTRAL PACIFIC BANK**  
*Going Beyond.*

**(808) 544-0500**

**TOLL FREE 1 (800) 342-8422**

\*The creditor and issuer of these Cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

 EQUAL HOUSING  
LENDER Member FDIC

Meet us at [cpb.bank](http://cpb.bank)