

CENTRAL PACIFIC BANK EXCEPTIONAL PLANSM

The Exceptional Plan is a combined balance plan with exceptional benefits. Simply start your Exceptional Plan by opening an Exceptional Checking account. Link qualifying personal deposit and loan accounts to your Exceptional Plan and maintain a \$10,000 minimum combined balance to avoid a \$20 monthly service charge. Qualifying personal accounts include: checking, savings, CDs, IRAs, loans, lines of credit, Home Equity Lines of Credit and PV Power Loans. Excludes mortgage, home equity loan and credit card accounts.

EXCEPTIONAL CHECKING

- \$500 minimum opening deposit
- Earns competitive, tiered interest rates
- Free CPB Beautiful Hawaii checks or up to \$20 off any style, per order
- ATM Transaction Fees are waived when you use any non-CPB ATM worldwide¹
- ATM Surcharge Rebates when you use any non-CPB ATM in Hawaii and on the mainland^{1,2}
- No Incoming Wire Transfer fees
- Option to sweep funds over a selected balance amount daily to Exceptional Savings or Exceptional Super Savings accounts to maximize earnings
- Personal ExpressLine of Credit overdraft protection³ annual fee is waived



EXCEPTIONAL PLAN BENEFITS

- Exceptional Preferred CDs and IRAs, Exceptional Savings and Exceptional Super Savings accounts offer higher interest rates
- Free Official Checks
- Free Notary Service
- Family Plan – Invite up to three family members to open their own Exceptional Checking Account with no minimum combined balance requirement and no monthly service charge. Minimum opening deposit is just \$100 (*normally \$500*).⁴
- One Free Safe Deposit Box (*up to \$50 value*) or \$50 off larger box size⁵

FREE BANKING SERVICES

- Preferred Platinum Debit Mastercard[®] with Mastercard[®] benefits such as Identity Theft Alerts⁶ and Identity Theft Resolution Services
- No ATM transaction fees when you use CPB ATMs
- Online Banking⁷
- Online Bill Pay⁷
- Online Statements⁷
- Mobile Banking⁷
- Mobile Deposit Service⁷
- Infoline Telephone Banking
- Free Paper Statements

¹Non-CPB ATMs may impose surcharges that are separate from and in addition to our ATM Transaction Fees and should disclose their surcharge fee at the beginning of the transaction.

²We will reimburse you up to \$4 per transaction for ATM surcharges from other banks and ATM operators incurred on your Exceptional Checking account for ATM usage nationwide.

³Subject to credit application and approval. Interest charges and other fees may apply.

⁴You may refer up to three family members. A Family Plan Coupon must be presented at time of opening the Exceptional Checking Account ("Sponsored Account"). Coupons will be mailed to you once a year. You may not use your own coupon to open or maintain a Sponsored Account for yourself. Sponsored Accounts do not have the Family Plan benefit of referring their family members. See branch for details.

⁵\$50 discount includes a \$5 discount for automatic payment of rental fees. Automatic payment from an eligible CPB account is required. Safe deposit box contents are not insured by Central Pacific Bank, the FDIC or any other government agency.

⁶Online enrollment required. For information and to enroll, visit www.mastercardus.idprotectiononline.com.

⁷Online banking enrollment required. For information and to enroll, visit www.cpb.bank/onlinebanking.



CENTRAL PACIFIC BANK
Going Beyond.

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