



CENTRAL PACIFIC BANK

Business Checking

BUSINESS VALUE CHECKING

An account with a package of benefits perfect for small businesses just starting out or established businesses with a moderate number of banking transactions.

- No minimum balance
- No monthly fee with online statements
- Waived monthly paper statement fee of \$10 if sign up for online statements or maintain a monthly average balance of \$5,000 or link to a Business Exceptional Plan.
- No minimum opening deposit
- There is no charge for the first 100 deposited items and/or checks paid each statement period.¹
- \$25 off your first order of checks²
- Free banking services:
 - Business Debit Mastercard® with Mastercard Easy Savings® program³
 - No ATM transaction fees when you use CPB ATMs^{4,5}
 - Business Infoline telephone banking
 - No Incoming Wire Transfer fees
- Waived or discounted application fee on a Business ExpressLine of Credit⁶
- Business Online Banking - Visit www.cpb.bank/digital-banking-business for details and to enroll.

BUSINESS EXCEPTIONAL PLAN

The Business Exceptional Checking account is your ticket to the valuable benefits, special discounts and offers of our Business Exceptional Plan.

- No monthly service charge⁷ when you maintain a combined daily balance

- of \$10,000 in designated qualifying deposit accounts; otherwise, \$20
- No minimum opening deposit
- There is no charge for the first 325 deposited items and/or checks paid each statement period.^{1,7}
- \$50 off one check order every year^{2,7}
- Free banking services:
 - Business Debit Mastercard® with Mastercard Easy Savings® program³
 - No ATM transaction fees when you use CPB ATMs^{4,5}
 - Business Infoline telephone banking
 - No Incoming Wire Transfer fees
- ATM Transaction Fees are waived when you use any non-CPB ATM worldwide⁵
- ATM surcharge rebate when you use any non-CPB ATM in Hawaii and on the mainland^{5,8}
- Business Exceptional Share Plan
 - Owners and authorized signers are eligible to open a personal Exceptional Checking account with no minimum combined balance requirement and no monthly service charge. Minimum opening deposit is just \$100 (normally \$500).
- Foreign Currency Fee waived on the purchase or sale of foreign currency
- Waived or discounted application fee on a Business ExpressLine of Credit⁶
- Business Online Banking - Visit www.cpb.bank/digital-banking-business for details and to enroll.

ANALYZED BUSINESS CHECKING

This account is designed for larger companies with high activity. Higher

balances earn credits that are used to minimize costs while maximizing financial resources.

- No minimum balance
- Minimum opening deposit varies - contact Business Banking or Cash Management to open an account.
- Earnings credit is calculated and used to offset transaction fees
- Free banking services:
 - Business Debit Mastercard® with Mastercard Easy Savings® program³
 - Business Infoline telephone banking
- Commercial Online Banking

Refer to the Cash Management brochure.

PERFORMANCE BUSINESS CHECKING

With competitive rates and accessible funds, this tiered interest checking account is designed for sole proprietors, fiduciaries and certain non-profit organizations.

- \$1,500 minimum balance to avoid a \$9 monthly service charge
- \$750 minimum opening deposit
- Earns tiered interest rates
- There is no charge for the first 100 deposited items and/or checks paid each statement period.¹
- Free banking services:
 - Business Debit Mastercard® with Mastercard Easy Savings® program³
 - No ATM transaction fees when you use CPB ATMs^{4,5}
 - Business Infoline telephone banking
- Business Online Banking - Visit www.cpb.bank/digital-banking-business for details and to enroll.

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Where People Like Banking.

808-544-0500 | 1-800-342-8422

¹Deposited items include deposit slips and each check. Additional items are \$0.25 each. Each ATM & Mobile deposit generates a digital deposit slip. ²Place order at branch for discount. ³Visit cpb.bank/easysavings for more information. ⁴Transactions made at non-CPB ATMs are subject to our ATM Transaction Fees. ⁵ATMs 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. ⁶On approved credit. For a line of up to \$100,000. For a line of credit over \$100,000 an application fee of 0.25% will apply, less a \$125 discount. Example: A \$200,000 (line of credit) x 0.25% - \$125 (discount) = \$375.00. ⁷Applies to Business Exceptional Checking accounts. ⁸Reimbursement of up to \$4 per transaction for ATM surcharges from other banks and ATM operators incurred on your Business Exceptional Checking account for ATM usage nationwide.