

In this Important Agreement and Disclosures About Your Savings Account, the words "you" and "your" mean each person applying for a new Savings Account (your "account") online and the words "we", "us" and "our" mean Central Pacific Bank.

Your agreement with us. By clicking on the link to review this document and checking the box to confirm that you have reviewed it, you are agreeing to the disclosures, and the terms and conditions set forth below. Please note that the document below is the document that governs your account and if you request a printed copy of this document (see below), the printed version may be more than one document (i.e., our Terms & Conditions of Your Account, Rate Schedule, Miscellaneous Fee Schedule, etc.), and the printed documents may contain information about all of our deposit accounts and not just the savings account you are applying for online.

Since this document contains the terms and conditions that apply to your account, you should review the document carefully and retain a copy for your records either by printing a copy or saving a copy to your storage device. You can print this document while you are reviewing it online. You may also request paper copies of these documents by calling our Customer Service Center at 808-544-0500 or toll-free at 1-800-342-8422, or by visiting any Central Pacific Bank branch. Visit us at cpb.bank.

Disclosures and Agreements. This document includes the following disclosures and agreements governing the savings account you are applying for:

- Rate and Fee Schedule
 - if you are opening an interest bearing account, also refer to the current [Rate Schedule](#) (right click to view in new window). **If you are unable to view the Rate Schedule, do not continue with your application. Please try again later or call our Customer Service Center at 808-544-0500 or 1-800-342-8422.**
- Terms & Conditions of Your Account
- Funds Availability Disclosure
- Electronic Fund Transfers
- Miscellaneous Fee Schedule
- What Does Central Pacific Bank Do with Your Personal Information?

Please Note:

\$100.00 minimum deposit is required to open your account.