

Additional Terms

SMS Text Banking and Notifications

Thank you for using Central Pacific Bank's Notifications combined with your handheld device's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 44985. To cancel, text "STOP" to 44985 at anytime. In case of questions please contact our Customer Service Center at 808.544.0500 or toll-free at 1.800.342.8422 or visit www.cpb.bank.

TERMS AND CONDITIONS

- Program: Central Pacific Bank offers our customers mobile access to their account information (*e.g.*, for checking balances and last transactions) over SMS, as well as the option to set up notifications for our accounts (*e.g.*, low balance notifications). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of notifications and other preferences which will determine, together with their account data, the frequency of notifications delivered to the customer. This program will be ongoing. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time.
- Questions: You can contact our Customer Service Center at 808.544.0500 or toll-free at 1.800.342.8422, or send a text message with the word "HELP" to this number: 44985. We can answer any questions you have about the program.
- To Stop the program: To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 44985. You will receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.
- Terms and Conditions: By participating in Mobile Banking, you are agreeing to the terms and conditions presented here.
- Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

NOTIFICATIONS ADDITIONAL TERMS

The following Notifications terms and conditions ("Notifications Terms of Use") only apply to the Notifications feature (as defined below). If Notifications are not available to you, then this Notifications Terms of Use does not apply. To the extent there is any conflict between the terms of the Terms of Use and these Notifications Additional Terms with respect to Notifications, then the terms in this Notifications Additional Terms shall apply.

Notifications. Your enrollment in Central Pacific Bank's Digital Banking Services ("Service") includes enrollment to receive transaction Notifications. Notifications are electronic notices from us that contain transactional information about your Central Pacific Bank account(s). Notifications are provided within the following categories:

- Mandatory Notifications provide you with important account notifications, such as information about changes to your Digital Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Notifications.

- Account Notifications provide you with notification of important account activities or when certain changes are made to your Service accounts. These Notifications are automatically activated for you. Although you may suppress these Account Notifications, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
- Additional Notifications must be activated by you to be enabled. These Additional Notifications can be accessed from the More menu within Central Pacific Bank's Digital Banking or under Settings in Mobile Banking.

Account Notifications and Additional Notifications must be managed and/or added online through the Service. We may add new Notifications from time to time or cancel old Notifications. We usually notify you when we cancel Notifications, but we are not obligated to do so. Central Pacific Bank reserves the right to terminate its Notifications service at any time without prior notice to you.

Methods of Delivery. We may provide Notifications through one or more channels ("EndPoints"): (a) a mobile device, by text message; (b) a mobile device, by push notification; (c) an email account, by an email message; or (d) your Central Pacific Bank Online Banking message in-box, by an email message. You agree to receive Notifications through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the email, push notification, and text message Notifications provided through the Notifications service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Notification frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Notifications. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your Notifications will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Notifications via Text Message. To stop Notifications via text message, text "STOP" to 44985 at any time. Notifications sent to your primary email address will be unaffected by this action. To restore Notifications, just visit the Notifications tab in Central Pacific Bank's Digital Banking Services and click the box next to your mobile number for the Notifications you'd like to receive again. For help with SMS text Notifications, text "HELP" to 44985. In case of questions please contact our Customer Service Center at 808.544.0500 or toll-free at 1.800.342.8422.

Limitations. Central Pacific Bank provides Notifications as a convenience to you for information purposes only. A Notification does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Notifications in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Notifications may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s), and other factors outside Central Pacific Bank's control. We do not guarantee the delivery or the accuracy of the content of each Notification. You agree to not hold us or our directors, officers, employees, agents and service providers liable for losses or damages, including attorney fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Notification; (b) inaccurate or incomplete content in an Notification; or (c) your reliance on or use of the information provided in an Notification for any purpose.

Notification Information. As Notifications delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Notifications may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Notifications will be able to view the contents of these messages