

In this Important Agreement and Disclosures About Your Checking Account, the words "you" and "your" mean each person applying for a new Checking 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, Miscellaneous Fee Schedule, etc.), and the printed documents may contain information about all of our deposit accounts and not just the checking 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](http://cpb.bank).

**Disclosures and Agreements.** This document includes the following disclosures and agreements governing the checking 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?

**Overdraft Privilege.** We will automatically provide Overdraft Privilege, at our discretion, to qualifying checking accounts in good standing. This document includes the following disclosures regarding Overdraft Privilege:

- Overdraft Protection Options
- Overdraft Privilege Disclosure
- What You Need to Know about Overdrafts and Overdraft Fees

**Please Note:**

**SHAKA CHECKING & VALUE CHECKING**

- **Minimum Deposit.** \$25 minimum deposit is required to open your account.

**EXCEPTIONAL CHECKING**

- **Minimum Deposit.** \$500 minimum deposit is required to open your account.
- **Minimum Balance.** You must maintain a \$10,000 minimum combined balance across linked accounts to avoid monthly service charge (service charge amount located in the "Rate and Fee Schedule" of account disclosures you will receive as part of account opening). Please call or visit a branch to request to link accounts.