Looking for a great HELOC rate? We got you.

Open a Home Equity Line of Credit (HELOC) and take advantage of our great Annual Percentage Rates (APR)[1].

- No fees for owner-occupied property loans $400,000 or less[3]
- We'll pay your early closing fees up to $500 to help you switch[4]
- $50 annual fee[5]

Introductory Fixed Rate

With automatic payments from your Central Pacific Bank personal Exceptional Checking account.[2]

5.40% APR[1]	5.75% APR[1]	5.85% APR[1]	5.90% APR[1]
2 YEARS	3 YEARS	4 YEARS	5 YEARS

Current Variable Rate

Based on a current index and margin as of 10/16/2026

8.00% APR[1]

CENTRAL PACIFIC BANK

We got you.℠

Member FDIC EQUAL HOUSING LENDER

Certain restrictions apply.
[1-5]See back for important details.
To open your Home Equity Line of Credit, visit your nearest branch or learn more at **cpb.bank/heloc**

HELOC HOME EQUITY LINE OF CREDIT

[1] **Discounted Introductory Fixed Rate of 5.40%, 5.75%, 5.85%, and 5.90% Annual Percentage Rate (APR) available as you may select for two, three, four or five years, respectively, for approved applications. APR is current as of 9/17/2026, and may change.** After the initial fixed rate period, rates are variable and the APR is subject to change monthly based on the Prime Rate published in the Wall Street Journal, plus a margin; margin is based on your credit history and bank relationship. Undiscounted APR for Owner Occupant property is currently 8.00% as of 10/16/2026. Investor and Second Home margin is 0.50% higher. Discounted rate and margin is 0.50% higher for home equity lines of credit with maximum total loan-to-value of 90% and a qualified Central Pacific Bank first mortgage loan. Minimum APR after the fixed rate period will be 4.50%. Maximum APR is 18.00%. Discounted Fixed Rates require minimum monthly payment automatically debited from a Central Pacific Bank personal Exceptional Checking account. After the introductory rate period, or if the automatic debit is cancelled or the personal Exceptional Checking account is closed, the rate will change to a variable rate as described in the Important Terms of Our Home Equity Line of Credit; ask us for a copy. There is a $50 annual fee. A Central Pacific Bank Home Equity Line of Credit account holder with an account opening date after January 17, 2011 (including both existing accounts and accounts closed within six months after the Bank received a new Home Equity Line of Credit application) that has already received a promotional rate is not eligible for this offer. For current rates, visit cpb.bank/heloc

[2] A minimum opening deposit and minimum balance may be required.

[3] Bank will cover cost of applicant(s) credit report(s) and closing costs (fees) for owner-occupied properties only when directly related to property securing the home equity line of credit; the covered fees are as follows: flood certification, title insurance (for requests up to $400,000 the Bank covers cost up to $250, which usually covers the fee), mortgage recording, release of third-party mortgage and Internal Property Evaluation. If an Internal Property Evaluation is not available, an Appraisal - Interior or Exterior - will be required at the applicant's expense, estimated between $650 and $2,000. Properties held in trust will be charged trust review fees of $110 per trust. Requests over $400,000 will be charged for a full appraisal at a cost estimated between $650 and $2,000 and title insurance cost estimated between $2,350 and $5,200. Investor and Second Home properties subject to all closing costs (fees) estimated between $245 and $9,639. Account has a 10-year draw period (with interest only monthly payments) followed by a 20-year payment period (with principal plus interest payments). A prepayment penalty fee of $1,000 or 2.0% of the Original Credit Limit, whichever is lower, will be assessed if account is closed within the first three years. Loan must be secured by fee simple property located in Hawaii. Homeowner's and hurricane insurance required; flood insurance required if property is located in flood zone. Subject to credit approval. Other restrictions may apply. Subject to change without notice.

[4] Receive a credit at loan closing (up to $500) to offset a third-party lender's early closing fees when you make an initial advance on your new Home Equity Line of Credit account to pay off your existing home equity line balance of at least $10,000 with that third-party lender (payoffs less than $10,000 are not eligible for closing credit). Early closing fee must be assessed and identified by third-party lender through its payoff procedure to receive the credit at loan closing.

[5] Annual Fee may be waived if you have Exceptional Checking or Exceptional Choice Checking. Ownership of both deposit and line accounts have to be the same.

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