CENTRAL PACIFIC BANK

Value Checking[™]

Value CheckingSM is a basic checking account for check writing and making everyday transactions like debit card purchases, bill payments and direct deposit.

- · No minimum opening deposit¹
- · Free first order of 40 checks

FREE BANKING SERVICES

- Platinum Debit Mastercard® with Mastercard® benefits such as Identity Theft Alerts² and Identity Theft Resolution Services²
- No ATM transaction fees when you use CPB ATMs3,4
- · Online Banking⁵
- · Online Bill Pay⁵
- · Online Statements⁵
- Mobile Banking⁵
- Mobile Deposit Service⁵
- · Infoline Telephone Banking

OPTIONAL PLUS PACKAGE -FIRST 3 MONTHS FREE!

Upgrade your Value Checking account with our Plus Package for just \$4.95 per month⁶ and get:

- · ATM Transaction Fees waived when you use any non-CPB ATM worldwide4
- · ATM Surcharge Rebates when you use any non-CPB ATM in Hawaii and on the mainland^{4,7}



CENTRAL **PACIFIC** BANK

Where People Like Banking.

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

Value Checking accounts with zero balance for 60 or more consecutive calendar days will be closed automatically without notice.

²Online enrollment required. For information and to enroll, visit mastercardus.idprotectiononline.com.

³Transactions made at non-CPB ATMs are subject to our ATM Transaction Fees.

4Non-CPB ATMs 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.

⁵For information and to enroll, visit www.cpb.bank/digital-banking.

6A Plus Package discounted fee of \$3.95 per month is available upon request for seniors age 50 years and above. To begin receiving a Plus Package senior discount, please visit any branch or call our Customer Service Center at (808) 544-0500 or toll-free at 1-800-342-8422.

⁷We will reimburse you up to \$4 per transaction, up to \$20 per month, for ATM surcharges from other banks and ATM operators incurred on your Value Checking account with Plus Package for ATM usage nationwide.