

Consumer Credit Application

CREDIT REQUESTED (All Applicants Must Complete This Section.)											
Amount Requested: Type of Credit Requested: Personal ExpressLine of Credit Only											
	Personal ExpressLine of Credit with overdraft protection for checking account no.								!		
Personal ExpressLine of Credit with overdraft protection for checking account no. Personal ExpressLine of Credit increase for account from to to to to the control of the											
\$	L Perso	nal Loan									
□ PV Power Loan: □ 60 months □ 72 months □ Split A/C or Solar Water Heating Loan (48 Month Term) □ Auto Loan: Year: Make: Model:											
	☐ Auto I		Make:			Model:					
	☐ Collat	eral Loan (Bank to com	plete Collateral Loan	Reque	ests section on	Page 2)					
Purpose of Loan/	Line:										
AUTOMATIC PAYMENT AUTHORIZATION (Leave Blank if Not Applicable.)											
I authorize Central Pacific Bank to withdraw the minimum payment(s) due from my: Checking Savings Account No.											
I agree that this authorization will not be cancelled until the loan and/or line is paid in full or I revoke this authorization in writing.											
BEFORE PROCEEDING, IF APPLYING FOR JOINT CREDIT, PLEASE CHECK THE BOX AND INITIAL. (Both Applicants Must Initial.)											
□ Wei	intend to apply fo	or joint credit.	Applicant's	Initial	s:	Co-Applicant	t's Init	tials:			
APPLICANT INF	ORMATION (A	II Applicants Must C									
	A TRUST: For I	requests up to \$20,000	0, provide short form	m Trus	t Agreement a	ind Amendments.					
A == U == = #a Full Name		requests over \$20,000	, provide long form	Trust	Agreement an	d Amendments.		O! -! Coouwith	NI make a s		
Applicant's Full Name		,						Social Security Number			
Birth Date (mm/dd/yyy	Mother's Ma	aiden Name	Home Phone #	Other	r/Cell Phone #	Email Address					
Home Address (No Po	ost Office Box Addi	'esses)	4	City				State	Zip Code		
Mailing Address (if different from above)				City				State	Zip Code		
Employer's Name				Occupation				Work Phone #			
Length of	How Long in this	Gross Monthly	Other Income*	Source	ce of Other Incom			Monthly Housi	ing Mortgage		
Employment	Line of Work?	Employment Income		Source	e or other incom	ie		Expense	Rent		
CO ADDI IOANT	" I CONTAIN	\$	\$					\$	LI Kent		
Co-Applicant's Full No								Casial Coourity	· N. · · · · · · · · · · · · · · · · · ·		
Co-Applicant's Full Na	me (First, ivilaale ini	tial, Last)						Social Security	/ Number		
Birth Date (mm/dd/yyy	yy) Mother's Ma	aiden Name	Home Phone #	Other	/Cell Phone #	Email Address					
Home Address (No Po	ost Office Box Addr	esses)		City				State	Zip Code		
Mailing Address (if different from above)					City			State	Zip Code		
Employer's Name					Occupation			Work Phone #			
Length of How Long in this Gross Monthly				<u> </u>			\longrightarrow	Monthly Housi	na 🗆 .		
Employment	Line of Work?	Employment Income	Other Income*	Sourc	ce of Other Incom	ie		Expense	□ Mortgage		
		\$	\$					\$	Rent		
* Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.											
PERSONAL REFERENCE INFORMATION (Leave blank if applying for a secured Collateral Loan.)											
Applicant Personal R		Member / Friend Not Liv									
Name		Address			Home Phone #	Work Phone #	Othe	er/Cell Phone #	Relationship		
Co-Applicant Person	al References / Far	nily Member / Friend Not	Living With You								
Name		Address			Home Phone #	# Work Phone #	Othe	er/Cell Phone #	Relationship		

REQUIRED INCOME VERIFICATION INFORMATION (This section does not apply to secured Collateral Loans.)

If amount requested is over \$10,000:

- Copies of pay stubs for the last 2 pay periods must be provided for all applicants; unless self-employed. (see below)
- Signed copies of the last 2 years' personal Federal Income Tax Returns must be provided for:
 - All self-employed applicants
 - If rental income is to be considered.

If amount requested is over \$25,000, copies of pay stubs for the last 2 pay periods and the last 2 years' personal Federal Income Tax Returns must be provided for all applicants.

Credit Approval is subject to verification of information and may require the receipt of additional documentation.

APPLICATION AGREEMENT (All Applicants Must Complete This Section.)

PLEASE READ CAREFULLY AND SIGN (APPLICANT AND CO-APPLICANT, IF ANY):

By signing below and submitting this Consumer Credit Application (this "Application"), Applicant and, if applicable, Co-Applicant (individually or together, "you" or "your") agree with Central Pacific Bank ("we", "us," or "our") as follows: (1) You are applying for separate individual credit unless otherwise indicated in the Intent to Apply for Joint Credit box above; (2) You are asking us (as indicated by the box checked in "Type of Credit Requested" above) to make a personal term loan to you, or to open a new line of credit or to increase the credit limit on an existing line of credit; (3) You represent and warrant to us that all information you have provided above, on Page 2 of this Application if applicable, or otherwise to us is true and correct, and you authorize us to verify all such information and to report and exchange credit information about you, both now and in the future, by any means including the use of consumer credit reports and communication with credit bureaus and others; and (4) You agree that we may, but are not required to, accept this Application or any other document executed by you and sent by facsimile transmission and, if accepted by us, the existence of a facsimile signature by any of the undersigned shall be sufficient evidence of execution by such person and the original signed document shall be delivered to us within two (2) business days, provided, however, that the absence of such original signed document shall not impair or limit our right to enforcement of the document or repayment of any amounts due to us.

If approved, your loan account will be subject to an applicable credit agreement (the "Agreement") that governs the terms and conditions of the loan or line of credit granted to you. We will ask you to review, execute and deliver the Agreement to us as a condition to your obtaining the loan or line of credit.

If this Application is for a credit increase on your line of credit, and we approve your request, an Approval Letter will be furnished to you. By continuing to use the line of credit, you agree that all terms and conditions set forth in the original Agreement will remain in effect, except for those terms and conditions specifically addressed in the Approval Letter.

Notice of Negative Information. We may report information about your loan and/or line of credit account(s) to credit bureaus. Late payments, missed payments, and other defaults on your loan and/or line of credit account(s) may be reflected in your credit report.

<u>Patriot Act Notice</u>. Federal law requires us to obtain, verify, and record information that identifies each person establishing an account (loan or deposit) relationship with us. In the course of processing this Application, we have and may, in the future, ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. You agree to comply with all such requests.

APPLICANT:		CO-APPLICANT:	
Printed Name of Applicant		Printed Name of Co-Applicant	
Χ		X	
Applicant's Signature	Date	Co-Applicant's Signature	Date
FOR BANK USE ONLY - (This section must be	e filled out for all loan r	equests.)	
CIP		· ,	
Promo Code:		APPLICANT	CO-APPLICANT
Referred By: Emp. name Emp. #	ID Type:		
Opened By: Emp. name Emp. #	ID Number:		
ID :	State or Country of Issuance:		
CIP for existing customers only: If this box is checked \Box , information) are available in the specific location indicated (che		dentification documents (valid unexpired I	Primary ID, including issuance and expiration
Customer's credit file Fisery CBS Database	,	Other:	
		Other:	
Br./Dept. #: Empl. Name / Officer No.:			Date Application Rec'd:
Branch/Dept. Name:		en by: Branch/Department Tel	
		, – . –	· — —
FOR BANK USE ONLY - PV POWER or Split A	/C/Solar Water Heating	LOANS	
Solar Company	/C/Solar Water Heating	Purchase Agreement	Purchase
•	/C/Solar Water Heating		
Solar Company		Purchase Agreement or Proposal No.:	Amount \$:
Solar Company Name: FOR BANK USE ONLY – COLLATERAL LOAN	REQUESTS (Minimum	Purchase Agreement or Proposal No.:	erm 1 year.)
Solar Company Name: FOR BANK USE ONLY – COLLATERAL LOAN	REQUESTS (Minimum	Purchase Agreement or Proposal No.: loan \$1,500.00 and minimum to Payments (principal at maturity)	erm 1 year.)
Solar Company Name: FOR BANK USE ONLY – COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye	REQUESTS (Minimum lars) Monthly Interest Only	Purchase Agreement or Proposal No.: loan \$1,500.00 and minimum to Payments (principal at maturity)	Amount \$:erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above.
Solar Company Name: FOR BANK USE ONLY – COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis	REQUESTS (Minimum lars) Monthly Interest Only	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Modern Issue	erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above. Account No.:
Solar Company Name: FOR BANK USE ONLY – COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Modern Issue Deposit to CPB Checking Savings	erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above. Account No.:
FOR BANK USE ONLY – COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis Issue check to: COLLATERAL: Savings CD Collateral Vi	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Moreover Issue Deposit to CPB Checking Savings LTV: Maturity Date: Maturity	Amount \$: erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above. Account No.:
FOR BANK USE ONLY – COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis Issue check to: COLLATERAL: Savings CD Collateral Vi Account Title/Description:	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to propose to propose to CPB Checking Savings	Amount \$: erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above. Account No.:
Solar Company Name: FOR BANK USE ONLY - COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis Issue check to: COLLATERAL: Savings CD Collateral Vi Account Title/Description: INTEREST RATE: CPB Savings Rate	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Moreover Issue Deposit to CPB Checking Savings LTV: Maturity Date: Maturity	Amount \$: erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above. Account No.: Account No.: % APR
Solar Company Name: FOR BANK USE ONLY - COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Moreover Maturity Moreover Maturity Maturity Date: Io,000 OR 2.50% (over \$10,000) = 10,000 OR 2.50% (over \$10,000) = 10,000 OR Maturity Date:	Amount \$: erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above. Account No.: Account No.: % APR % APR
Solar Company Name: FOR BANK USE ONLY - COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis I ssue check to: COLLATERAL: Savings CD Collateral Vi Account Title/Description: INTEREST RATE: CPB Savings Rate CPB CD Rate Submitted by: Type or Print Name/	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Moreover Issue Deposit to CPB Checking Savings LTV: Maturity Date: Maturity	Amount \$: erm 1 year.) onthly Principal and Interest Payments check to Applicant(s) named above. Account No.: Account No.: % APR % APR
Solar Company Name: FOR BANK USE ONLY - COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Mode Issue Deposit to CPB Checking Savings LTV: Maturity Date: Maturity Dat	Amount \$:
Solar Company Name: FOR BANK USE ONLY - COLLATERAL LOAN REPAYMENT: Loan Term: (Maximum 5 ye DISBURSE PROCEEDS AS FOLLOWS: Refinance Exis Issue check to: COLLATERAL: Savings CD	REQUESTS (Minimum Pars)	Purchase Agreement or Proposal No.: Ioan \$1,500.00 and minimum to Payments (principal at maturity) Moreover Maturity Moreover Maturity Maturity Date: Io,000 OR 2.50% (over \$10,000) = 10,000 OR 2.50% (over \$10,000) = 10,000 OR Maturity Date:	Amount \$: