HOME EQUITY LINE OF CREDIT

Central Pacific Bank
P.O. Box 3590
Honolulu, HI 96811

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our 130 HELOC Rate Select - Own (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms of the Plan described herein are subject to change. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

(a) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.

(b) You do not meet the repayment terms of the Plan.

(c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

(a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.

(b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.

(c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).

(d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.

(e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.

(f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.

(g) The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

Fees and Charges. In order to open and maintain an account, you must pay certain fees and charges.

Lender Fees. The following fees must be paid to us:

Description	Amount	When Charged
Annual Fee:	$50.00	Annually on the anniversary date of this agreement. The Annual Fee may be waived if you have an Exceptional Checking or Exceptional Choice Checking account. Ownership of both deposit and the Home Equity Line of Credit account must be the same.
Stop Payment Fee:	$32.00	At the time you request a Stop Payment
Fee for Preparation of Release of Mortgage:	$25.00	At Account Closing

Late Charge. Your payment will be late if it is not received by us within **15 days after the "Payment Due Date" shown on your periodic statement.** If your payment is late we may charge you 5.000% of the unpaid amount of the payment.

Third Party Fees. You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies.

These third party fees generally total between $110.00 and $9,639.00. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

PROPERTY INSURANCE. You must carry insurance on the property that secures the Plan.

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: 120 months from the "Opening Date". (the "Draw Period"). After the Draw Period ends, the repayment period will begin. You will no longer be able to obtain credit advances. The length of the repayment period is as follows: The repayment period shall be 240 months. During the repayment period, the minimum payment will equal 1/240th of the outstanding principal balance of your Credit Line Account as of the last day of the Draw Period plus all accrued **FINANCE CHARGES** and other charges imposed during the billing cycle together with any amount past due or $25.00, whichever is greater. Your Regular Payment will equal the amount of your accrued FINANCE CHARGES or $25.00, whichever is greater ("First Payment Stream"). Your payments will be due monthly. Your First Payment Stream will last for the first 120 months. Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment. The Minimum Payment during the First Payment Stream may not reduce the principal that is outstanding on your Credit Line.

After completion of the First Payment Stream, your Regular Payment will be based on a percentage of your balance at the start of this payment period plus all accrued FINANCE CHARGES as shown below or $25.00, whichever is greater ("Second Payment Stream"). Your payments will be due monthly.

Range of Balances	Number of Months	Regular Payment Calculation
All Balances	240	0.417% of your balance at the start of the repayment period plus all accrued FINANCE CHARGES

Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

In any event, if your Credit Line balance falls below $25.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take 30 years to pay off a credit advance of $10,000.00 at an ANNUAL PERCENTAGE RATE of 7.750%. During that period, you would make 120 monthly payments ranging from $59.45 to $65.82. Then you would make 240 monthly payments ranging from $33.92 to $107.52.

TRANSACTION REQUIREMENTS. The following transaction limitations will apply to the use of your Credit Line:

Credit Line Home Equity Line of Credit Check, Overdraft and In Person Request Limitations. The following transaction limitations will apply to your Credit Line and the writing of Home Equity Line of Credit Checks, overdrawing a designated deposit account and requesting an advance in person.

Minimum Advance Amount. The minimum amount of any credit advance that can be made on your Credit Line is $250.00. This means any Home Equity Line of Credit Check must be written for at least the minimum advance amount.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

VARIABLE RATE FEATURE. The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate), and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the Wall Street Journal Prime Rate as published in the Money Rates section of the Wall Street Journal. Information about the Index is available or published in the Wall Street Journal. We will use the most recent Index value available to us as of the date of any annual percentage rate adjustment.

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your First Payment Stream, we add a margin to the value of the Index, then divide the value by the number of days in a year (366 during leap years). To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your First Payment Stream. To determine the Periodic Rate that will apply to your Second Payment Stream, we add a margin to the value of the Index, then divide the value by the number of days in a year (366 during leap years). To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your Second Payment Stream. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

Conversion Option. Your right to request credit advances includes the right to select a credit advance at a fixed rate. This right to select a credit advance at a fixed rate is called the “fixed rate loan option”. The words "conversion" and "convert" refer herein to the right to select a fixed rate loan option at the time of a draw under your Credit Line and the right to change an outstanding variable rate credit advance to a fixed rate loan option.

ANNUAL PERCENTAGE RATE Increase. Your ANNUAL PERCENTAGE RATE may increase if you exercise this option to convert to a fixed rate.

Conversion Periods. You can exercise the option to convert to a fixed rate only during the following period or periods: Beginning on the Effective Disbursement Date and continuing through the last day of the Draw Period.

Rate Determination. The fixed rate will be determined as follows: The periodic rate on each fixed rate loan option and its corresponding **ANNUAL PERCENTAGE RATE** will be shown on Schedule A – Fixed Rate Loan Option Rates attached to the Fixed Rate Loan Option – Draw Request. The fixed rate applicable to the maturity period for the fixed rate loan option will be determined by adding a margin to an index. The index is the regular fixed-rate advance rate for the period corresponding to the fixed rate loan option period that Borrower selects, as published by the Federal Home Loan Bank of Des Moines on the last business day of the month prior to the month in which Borrower delivers a completed Fixed Rate Loan Option - Draw Request to Lender, rounded up to the nearest 0.10%. The index is available at https://www.fhlbdm.com/products-services/advances/. The margin is set forth in Schedule A – Fixed Rate Loan Option Rates.

Discounted Rate and/or Discounted Margin. Any Discounted Rate or Discounted Margin hereunder does not apply to any fixed rate loan option.

Conversion Rules. You can convert to a fixed rate only during the period or periods described above. In addition, the following rules apply to the conversion option for the Plan:

1) Selection Options. Your option to select a fixed rate loan option is limited to a fixed rate for which the number of months corresponding to the fixed rate loan option is less than or equal to the number of full months remaining from the date of the advance to

the Maturity Date. Borrower may select a fixed rate loan option with a repayment period of 3, 5, 7, 10, 15, 20, 25, or 30 years.

2) Minimum Monthly Fixed Rate Loan Option Payment. Notwithstanding anything to the contrary herein, the minimum monthly payment for each fixed rate loan option will be equal to an amount of principal and interest sufficient to fully amortize, by equal monthly payment, each fixed rate loan option over the corresponding fixed rate term that Borrower indicates when Borrower requests the fixed rate loan option. The minimum monthly payment for each fixed rate loan option shall commence the first month following the date of the advance and shall be in addition to the minimum monthly payment described herein for the amounts outstanding under the Credit Line at a variable rate during the First Payment Stream or during the Second Payment Stream, as applicable. For example, the repayment period for a fixed rate loan option based on the Three-Year Fixed Rate (defined in Schedule A – Fixed Rate Loan Option Rates attached to the Fixed Rate Loan Option – Draw Request) will be thirty-six months. All fixed rate loan options shall be due and payable in full no later than the Maturity Date.

3) Requests in Person. Notwithstanding anything to the contrary herein, Borrower may only request a fixed rate loan option in person at any of Lender's authorized locations.

4) Method Used to Determine the Balance on Which the FINANCE CHARGE Will Be Computed on a Fixed Rate Loan Option. Notwithstanding anything to the contrary herein, Schedule A – Fixed Rate Loan Option Rates shall govern the fixed rate and determination of the corresponding **ANNUAL PERCENTAGE RATE** on each fixed rate loan option. In no event will the selected fixed rate and corresponding **ANNUAL PERCENTAGE RATE** exceed the maximum rate allowed by applicable law.

5) Maximum Number of Selected Fixed Rate Loan Options. Not more than five fixed rate loan options may be outstanding hereunder at any time.

6) Minimum and Maximum Amount of Each Selected Fixed Rate Loan Option. Notwithstanding anything to the contrary herein, each fixed rate loan option must be in the minimum amount of $10,000. In no case shall a fixed rate loan option be issued if it would cause the principal balance to exceed the Credit Line.

7) Authorization. Any one named Borrower may request a fixed rate loan option without notice to any other Borrower or Grantor.

8) Additional Conditions and Limitations. Borrower may not request a fixed rate loan option if there is an existing default under Borrower's Credit Line. If Borrower requests a fixed rate loan option in order to change all or a portion of the principal balance then subject to a variable interest rate, Borrower agrees that Lender may add any unpaid interest to the balance and then use the combined amount as the amount subject to the fixed rate loan option. A balance on the Credit Line subject to a fixed rate by reason of a fixed rate loan option may not be the subject of a subsequent fixed rate loan option and may not be changed back to a variable rate or to any other rate, whether variable or fixed. If Borrower does not repay a fixed rate loan option in full by the final payment date for the fixed rate loan option, Lender will automatically change the outstanding balance of the fixed rate loan option to the variable rate that would have applied but for the fixed rate loan option, in which case the **ANNUAL PERCENTAGE RATE** (corresponding to the Daily Periodic Rate) will be the variable rate then in effect and as described herein.

9) Rate Increase. Upon the occurrence of an event specified in the **Termination and Acceleration** section herein, Lender may increase the fixed rate up to eighteen percent (18.000%) per annum for one or more fixed rate loan option outstanding hereunder, in addition to Lender's other rights under the **Termination and Acceleration** section herein and notwithstanding anything to the contrary herein. In no case will the **ANNUAL PERCENTAGE RATE** exceed the maximum rate permitted by applicable law. If Lender does not increase the **ANNUAL PERCENTAGE RATE** for one or more fixed rate loan option(s) outstanding upon termination or acceleration of Borrower's Credit Line Account, each such fixed rate loan option will continue at the selected fixed rate in effect as of the date of termination or acceleration of Borrower's Credit Line Account.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change monthly. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 18.000% per annum or, go below 4.500% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE.

Draw Period. If you had an outstanding balance of $10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be $152.88. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment.

Repayment Period. If you had an outstanding balance of $10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be $194.58. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment during the repayment period.

PREPAYMENT. $1,000.00 or 2.0% of the original credit limit, whichever is lower, when you also request termination of the Credit Line within the first 3 years of the Draw Period.

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single $10,000.00 credit advance would have changed based on changes in the Index from 2012 to 2026. The Index values are from the following reference period: as of the first (1st) business day of January. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the Index or your payments would change in the future.

INDEX TABLE

Year (as of the first (1st) business day of January)		Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
Draw Period	2012	3.250	1.000	4.500 (8)	38.22
	2013	3.250	1.000	4.500 (8)	38.22
	2014	3.250	1.000	4.500 (8)	38.22
	2015	3.250	1.000	4.500 (8)	38.22
	2016	3.500	1.000	4.500	38.22
	2017	3.750	1.000	4.750	40.34
	2018	4.500	1.000	5.500	46.71
	2019	5.500	1.000	6.500	55.21
	2020	4.750	1.000	5.750	48.84
	2021	3.250	1.000	4.500 (8)	38.22
Repayment Period	2022	3.250	1.000	4.500 (8)	79.92
	2023	7.500	1.000	8.500	110.28
	2024	8.500	1.000	9.500	114.31
	2025	7.500	1.000	8.500	103.05
	2026	6.750	1.000	7.750	94.35

(1) This is a margin we have used recently; your margin may be different.

(8) This A.P.R. reflects a 4.500 percent floor.

ADDENDUM TO CENTRAL PACIFIC BANK HOME EQUITY LINE OF CREDIT APPLICATION DISCLOSURE - IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT FOR DISCOUNTED RATE. An exhibit, titled "ADDENDUM TO CENTRAL PACIFIC BANK HOME EQUITY LINE OF CREDIT APPLICATION DISCLOSURE - IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT FOR DISCOUNTED RATE," is attached to this disclosure and by this reference is made a part of this disclosure just as if all the provisions, terms and conditions of the Exhibit had been fully set forth in this disclosure.

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CENTRAL PACIFIC BANK

Addendum To Central Pacific Bank Home Equity Line of Credit Application Disclosure Important Terms of Our Home Equity Line of Credit

EFFECTIVE: **October 30, 2026**

2 Year | **5.75** %

This ADDENDUM TO HOME EQUITY LINE OF CREDIT AGREEMENT FOR DISCOUNTED RATE is attached to and by this reference is made a part of the Home Equity Line of Credit Agreement and Disclosure

DEFINITIONS. Capitalized terms defined in the Home Equity Line of Credit Agreement and Disclosure referenced above ("Agreement") to which this Addendum to Home Equity Line of Credit Agreement for Discounted Rate ("Addendum") is attached shall have the same meaning in this Addendum.

DISCOUNTED RATE. Effective as of the date of the Agreement, the initial Periodic Rate described in the Agreement for the First Payment Stream under the section titled "Periodic Rate and Corresponding **ANNUAL PERCENTAGE RATE**" is reduced to the "**Discounted Rate" of** 5.75 **% per annum**. The Discounted Rate is not based on the Index and margin used for later rate adjustments. The Discounted Rate, Discounted Daily Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** will be in effect for the first twenty-four (24) months the Line is opened; provided that at Lender's option should Borrower cease to maintain an automatic account payment for the Credit Line with Lender for any reason, or if you are in default under any material obligations of the Agreement, the Discounted Rate may be earlier canceled. When the Discounted Rate ends due to the passage of time or cancellation by Lender, the rate under the Agreement will be (a) subject to adjustments and limitations and produce the effects described in the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement and (b) the **ANNUAL PERCENTAGE RATE** and corresponding daily periodic rate will increase according to the terms of the Agreement under the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement.

LIMITATION. The Discounted Rate covered by this Addendum shall not apply to any fixed rate loan option.

INDEX TABLE

Year (as of the first (1st) business day of January)		Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
Draw Period	2012	3.250	1.000	5.750 (7)	48.84
	2013	3.250	1.000	5.750 (7)	48.84
	2014	3.250	1.000	4.500 (8)	38.22
	2015	3.250	1.000	4.500 (8)	38.22
	2016	3.500	1.000	4.500	38.22
	2017	3.750	1.000	4.750	40.34
	2018	4.500	1.000	5.500	46.71
	2019	5.500	1.000	6.500	55.21
	2020	4.750	1.000	5.750	48.84
	2021	3.250	1.000	4.500 (8)	38.22
Repayment Period	2022	3.250	1.000	4.500 (8)	79.92
	2023	7.500	1.000	8.500	110.28
	2024	8.500	1.000	9.500	114.31
	2025	7.500	1.000	8.500	103.05
	2026	6.750	1.000	7.750	94.35

(1) This is a margin we have used recently; your margin may be different.
(7) This ANNUAL PERCENTAGE RATE reflects a discount that we have provided recently; your Plan may be discounted by a different amount.
(8) This A.P.R. reflects a 4.500 percent floor.

CENTRAL PACIFIC BANK

Addendum To Central Pacific Bank Home Equity Line of Credit Application Disclosure Important Terms of Our Home Equity Line of Credit

EFFECTIVE: **October 30, 2026** 3 Year | **5.85** %

This ADDENDUM TO HOME EQUITY LINE OF CREDIT AGREEMENT FOR DISCOUNTED RATE is attached to and by this reference is made a part of the Home Equity Line of Credit Agreement and Disclosure

DEFINITIONS. Capitalized terms defined in the Home Equity Line of Credit Agreement and Disclosure referenced above ("Agreement") to which this Addendum to Home Equity Line of Credit Agreement for Discounted Rate ("Addendum") is attached shall have the same meaning in this Addendum.

DISCOUNTED RATE. Effective as of the date of the Agreement, the initial Periodic Rate described in the Agreement for the First Payment Stream under the section titled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE" is reduced to the "Discounted Rate" of 5.85 **% per annum.** The Discounted Rate is not based on the Index and margin used for later rate adjustments. The Discounted Rate, Discounted Daily Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** will be in effect for the first thirty-six (36) months the Line is opened; provided that at Lender's option should Borrower cease to maintain an automatic account payment for the Credit Line with Lender for any reason, or if you are in default under any material obligations of the Agreement, the Discounted Rate may be earlier canceled. When the Discounted Rate ends due to the passage of time or cancellation by Lender, the rate under the Agreement will be (a) subject to adjustments and limitations and produce the effects described in the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement and (b) the ANNUAL PERCENTAGE RATE and corresponding daily periodic rate will increase according to the terms of the Agreement under the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement.

LIMITATION. The Discounted Rate covered by this Addendum shall not apply to any fixed rate loan option.

INDEX TABLE

Year (as of the first (1st) business day of January)		Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
Draw Period	2012	3.250	1.000	5.850 (7)	49.68
	2013	3.250	1.000	5.850 (7)	49.68
	2014	3.250	1.000	5.850 (7)	49.68
	2015	3.250	1.000	4.500 (8)	38.22
	2016	3.500	1.000	4.500	38.22
	2017	3.750	1.000	4.750	40.34
	2018	4.500	1.000	5.500	46.71
	2019	5.500	1.000	6.500	55.21
	2020	4.750	1.000	5.750	48.84
	2021	3.250	1.000	4.500 (8)	38.22
Repayment Period	2022	3.250	1.000	4.500 (8)	79.92
	2023	7.500	1.000	8.500	110.28
	2024	8.500	1.000	9.500	114.31
	2025	7.500	1.000	8.500	103.05
	2026	6.750	1.000	7.750	94.35

(1) This is a margin we have used recently; your margin may be different.
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(8) This A.P.R. reflects a 4.500 percent floor.

CENTRAL PACIFIC BANK

Addendum To Central Pacific Bank Home Equity Line of Credit Application Disclosure Important Terms of Our Home Equity Line of Credit

EFFECTIVE: **October 30, 2026**

4 Year | **5.90** %

This ADDENDUM TO HOME EQUITY LINE OF CREDIT AGREEMENT FOR DISCOUNTED RATE is attached to and by this reference is made a part of the Home Equity Line of Credit Agreement and Disclosure

DEFINITIONS. Capitalized terms defined in the Home Equity Line of Credit Agreement and Disclosure referenced above ("Agreement") to which this Addendum to Home Equity Line of Credit Agreement for Discounted Rate ("Addendum") is attached shall have the same meaning in this Addendum.

DISCOUNTED RATE. Effective as of the date of the Agreement, the initial Periodic Rate described in the Agreement for the First Payment Stream under the section titled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE" is reduced to the "Discounted Rate" of 5.90 **% per annum.** The Discounted Rate is not based on the Index and margin used for later rate adjustments. The Discounted Rate, Discounted Daily Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** will be in effect for the first forty-eight (48) months the Line is opened; provided that at Lender's option should Borrower cease to maintain an automatic account payment for the Credit Line with Lender for any reason, or if you are in default under any material obligations of the Agreement, the Discounted Rate may be earlier canceled. When the Discounted Rate ends due to the passage of time or cancellation by Lender, the rate under the Agreement will be (a) subject to adjustments and limitations and produce the effects described in the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement and (b) the ANNUAL PERCENTAGE RATE and corresponding daily periodic rate will increase according to the terms of the Agreement under the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement.

LIMITATION. The Discounted Rate covered by this Addendum shall not apply to any fixed rate loan option.

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Year (as of the first (1st) business day of January)		Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
Draw Period	2012	3.250	1.000	5.900 (7)	50.11
	2013	3.250	1.000	5.900 (7)	50.11
	2014	3.250	1.000	5.900 (7)	50.11
	2015	3.250	1.000	5.900 (7)	50.11
	2016	3.500	1.000	4.500	38.22
	2017	3.750	1.000	4.750	40.34
	2018	4.500	1.000	5.500	46.71
	2019	5.500	1.000	6.500	55.21
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CENTRAL PACIFIC BANK

Addendum To Central Pacific Bank Home Equity Line of Credit Application Disclosure Important Terms of Our Home Equity Line of Credit

EFFECTIVE: **October 30, 2026** 5 Year | **5.95** %

This ADDENDUM TO HOME EQUITY LINE OF CREDIT AGREEMENT FOR DISCOUNTED RATE is attached to and by this reference is made a part of the Home Equity Line of Credit Agreement and Disclosure

DEFINITIONS. Capitalized terms defined in the Home Equity Line of Credit Agreement and Disclosure referenced above ("Agreement") to which this Addendum to Home Equity Line of Credit Agreement for Discounted Rate ("Addendum") is attached shall have the same meaning in this Addendum.

DISCOUNTED RATE. Effective as of the date of the Agreement, the initial Periodic Rate described in the Agreement for the First Payment Stream under the section titled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE" is reduced to the "Discounted Rate" of 5.95 **% per annum.** The Discounted Rate is not based on the Index and margin used for later rate adjustments. The Discounted Rate, Discounted Daily Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** will be in effect for the first sixty (60) months the Line is opened; provided that at Lender's option should Borrower cease to maintain an automatic account payment for the Credit Line with Lender for any reason, or if you are in default under any material obligations of the Agreement, the Discounted Rate may be earlier canceled. When the Discounted Rate ends due to the passage of time or cancellation by Lender, the rate under the Agreement will be (a) subject to adjustments and limitations and produce the effects described in the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement and (b) the ANNUAL PERCENTAGE RATE and corresponding daily periodic rate will increase according to the terms of the Agreement under the " **Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE**" section of the Agreement.

LIMITATION. The Discounted Rate covered by this Addendum shall not apply to any fixed rate loan option.

INDEX TABLE

Year (as of the first (1st) business day of January)		Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
Draw Period	2012	3.250	1.000	5.950 (7)	50.53
	2013	3.250	1.000	5.950 (7)	50.53
	2014	3.250	1.000	5.950 (7)	50.53
	2015	3.250	1.000	5.950 (7)	50.53
	2016	3.500	1.000	5.950 (7)	50.53
	2017	3.750	1.000	4.750	40.34
	2018	4.500	1.000	5.500	46.71
	2019	5.500	1.000	6.500	55.21
	2020	4.750	1.000	5.750	48.84
	2021	3.250	1.000	4.500 (8)	38.22
Repayment Period	2022	3.250	1.000	4.500 (8)	79.92
	2023	7.500	1.000	8.500	110.28
	2024	8.500	1.000	9.500	114.31
	2025	7.500	1.000	8.500	103.05
	2026	6.750	1.000	7.750	94.35

(1) This is a margin we have used recently; your margin may be different.
(7) This ANNUAL PERCENTAGE RATE reflects a discount that we have provided recently; your Plan may be discounted by a different amount.
(8) This A.P.R. reflects a 4.500 percent floor.

PUBLIC INFORMATION NOTICE PURSUANT TO HAWAII REVISED STATUTES SECTION 667-41

This notice informs you regarding a lender's right to foreclose in the event of a default on the loan you have applied for or are considering if your home is used to secure its repayment.

The mortgage agreement or contract that you may enter into states that in the event the amounts due under the loan are not paid when they are due, or for other reasons you do not perform your promises in the note and mortgage, all of which are known as defaults, the lender shall have the option to foreclose the mortgage, which will result in a sale of your home.

The entity or person who holds your mortgage ("Mortgagee") may send you a notice informing you that the Mortgagee is starting foreclosure proceedings. You should not wait for that to happen; take steps to prevent a foreclosure as soon as you are having trouble paying your mortgage. You should contact your lender or your lender's loan servicer, or you may contact a budget and credit counselor or housing counselor, to discuss your situation.

STEP ONE: NOTICE OF DEFAULT. The first step in the foreclosure process is the Mortgagee usually sends you a written notice of default, which occurs after you are past due on your mortgage payment. The Mortgagee will tell you in the notice how much time you have to pay the required amount that is past due and, by paying, will return your loan to good standing.

STEP TWO: PROCEEDING TO FORECLOSURE. If you do not pay the required amount past due by the deadline in the notice of default, the Mortgagee may elect to proceed to collect the balance due on your loan through foreclosure. In Hawaii, there are two types of foreclosures: judicial and nonjudicial.

In a JUDICIAL FORECLOSURE, the Mortgagee files a lawsuit against you in order to obtain a court judgment that you owe the balance due under your loan and to obtain an order to sell the property. The initial legal document you will receive in the lawsuit is called the complaint. You should consult an attorney of your choice who can advise you as to the steps needed to protect your rights. Judicial foreclosure involves the sale of the mortgaged property under the supervision of the court. You will receive notice of the foreclosure case hearings and the sale date, and the judicial decision is announced after a hearing in court. The sale of the property must be approved by the court before it can be completed.

In a NONJUDICIAL FORECLOSURE, the process follows the procedures spelled out in Chapter 667 of the Hawaii Revised Statutes and in your mortgage. The nonjudicial procedures allow a Mortgagee to foreclose on and sell the property identified in the mortgage without filing a lawsuit or court supervision. This nonjudicial foreclosure is also called a power of sale foreclosure. The Mortgagee starts the process by giving you a written notice of default and of the Mortgagee's intent to sell the property.

After the required time has elapsed, you will be sent a notice of nonjudicial foreclosure sale, which will tell you the date and location of the sale. In a NONJUDICIAL foreclosure, if you own

an interest in the property you may have the right to participate in the Mortgage Foreclosure Dispute Resolution Program or to convert the nonjudicial foreclosure into a judicial foreclosure. The nonjudicial foreclosure may not proceed during the dispute resolution process or after it has been converted to a judicial foreclosure.

PLEASE NOTE: Even if a judicial or nonjudicial foreclosure has commenced, you may be able to reinstate the loan and keep your home if you pay the delinquent amount then due and the foreclosure expenses that your Mortgagee has incurred. You must contact the Mortgagee as soon as possible to determine whether reinstatement is possible.

STEP THREE: PUBLIC SALE. The sale of a foreclosed home is usually made through a public auction, where the highest bidder who can make a cash deposit of up to 10% of the bid can buy the property. In a judicial foreclosure, the court appoints a third-party commissioner to advertise and conduct the sale.

In a nonjudicial foreclosure, the Mortgagee advertises and conducts the sale. In both types of sales, the Mortgagee has the right to buy the property by submitting a credit bid based upon the balance owed on the mortgage, so long as its bid is higher than any other bids. If the Mortgagee buys the property, the Mortgagee has the right to re-sell it in a private sale at a later date.

STEP FOUR: DISBURSEMENT OF PROCEEDS; POTENTIAL DEFICIENCY JUDGMENT. After the foreclosure sale is completed, the proceeds are paid out to lien holders, including the Mortgagee, in the order set by law and lastly to you if there are any proceeds left.

In a JUDICIAL FORECLOSURE, the court tells the commissioner whom to pay and how much. If the property did not sell for enough to pay off the balance due under your loan, the Mortgagee has the right to ask the court for a deficiency judgment against you for the difference.

In a NONJUDICIAL FORECLOSURE, the Mortgagee distributes the proceeds from the sale. If you are an owner— occupant, the law prohibits a deficiency judgment against you unless the debt is secured by other collateral.

READ THE NOTE AND MORTGAGE CAREFULLY TO UNDERSTAND WHAT IS REQUIRED AND HOW TO AVOID FORECLOSURE, AND CONSULT WITH AN ATTORNEY REGARDING YOUR LEGAL RIGHTS.

CENTRAL PACIFIC BANK

Right to Receive a Copy of an Appraisal

The Equal Credit Opportunity Act, implemented by the Consumer Financial Protection Bureau as Regulation B, requires Central Pacific Bank to provide to an applicant a copy of any and all written appraisal or valuation reports ("Appraisal Report") developed in connection with an applicant's application for credit that is secured or would have been secured by a lien on a dwelling. Your right to receive a copy of an Appraisal Report is as follows and as applicable:

- **If you are applying for credit that <u>would be secured by a junior (second) lien</u> on a dwelling:**

  We may order an appraisal to determine the property's value and charge you for this appraisal. You have the right to a copy of the Appraisal Report used in connection with your application for credit. If you wish a copy, please write to us at the following address:

  Central Pacific Bank
  P.O. Box 3590
  Honolulu, HI, 96811

  We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

  In your letter, please give us the following information:

  1) Your name and mailing address
  2) Property address

- **If you are applying for credit that <u>would be secured by a first lien</u> on a dwelling:**

  We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

  Your copy of the Appraisal Report will be provided no later than three business days prior to signing your loan closing documents. You will not be required to pay an additional amount to us to receive a copy of the Appraisal Report. You may waive the three-business day advance delivery of the Appraisal Report by notifying us three or more business days prior to signing your loan closing documents. If the three-business day requirement is waived, we will provide you with a copy of the Appraisal Report no later than loan closing. You can inform us by contacting us by phone at (808) 544-0500.

WHAT YOU SHOULD KNOW ABOUT

Home Equity Lines of Credit (HELOC)

Borrowing from the value of your home



cfpb Consumer Financial Protection Bureau

An official publication of the U.S. government

How to use the booklet

When you and your lender discuss home equity lines of credit, often referred to as HELOCs, you receive a copy of this booklet. It helps you explore and understand your options when borrowing against the equity in your home.

You can find more information from the Consumer Financial Protection Bureau (CFPB) about home loans at cfpb.gov/mortgages. You'll also find other mortgage-related CFPB resources, facts, and tools to help you take control of your borrowing options.

About the CFPB

The CFPB is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

This pamphlet, titled What you should know about home equity lines of credit, was created to comply with federal law pursuant to 15 U.S.C. 1637a(e) and 12 CFR 1026.40(e).

How can this booklet help you?

This booklet can help you decide whether home equity line of credit is the right choice for you, and help you shop for the best available option.

A home equity line of credit (HELOC) is a loan that allows you to borrow, spend, and repay as you go, using your home as collateral.

Typically, you can borrow up to a specified percentage of your equity. Equity is the value of your home minus the amount you owe on your mortgage.

Consider a HELOC if you are confident you can keep up with the loan payments. If you fall behind or can't repay the loan on schedule, you could lose your home.

After you finish this booklet:

- You'll understand the effect of borrowing against your home
- You'll think through your borrowing and financing options, besides a HELOC
- You'll see how to shop for your best HELOC offer
- You'll see what to do if the economy or your situation changes

Compare a HELOC to other money sources

Before you decide to take out a HELOC, it might make sense to consider other options that might be available to you, like the ones below.

TIP

Renting your home out to other people may be prohibited under the terms of your line of credit.

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
HELOC *You borrow against the equity in your home*	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Variable. typically	Yes	Continue repaying and borrowing for several years without additional approvals or paperwork	Repayment amount varies; repayment is often required when you sell your home
SECOND MORTGAGE OR HOME EQUITY LOAN *You borrow against the equity in your home*	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Fixed	Yes	Equal payments that pay off the entire loan	If you need more money, you need to apply for a new loan; repayment is often required when you sell your home
CASH-OUT REFINANCE *You replace your existing mortgage with a bigger mortgage and take the difference in cash*	Generally a percentage of the appraised value of your home; the amount of your existing loan plus the amount you want to cash out	Variable or fixed	Yes	Continue to make just one mortgage payment	Closing costs are generally higher; it may take longer to pay off your mortgage; interest rate may be higher than your current mortgage
PERSONAL LINE OF CREDIT *You borrow based on your credit, without using your home as collateral*	Up to your credit limit, as determined by the lender	Variable, typically	No	Continue repaying and borrowing for several years without additional approvals or paperwork	Solid credit is required; you may need to pay the entire amount due once a year; higher interest rate than a loan that uses your home as collateral

Compare a HELOC to other money sources

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
RETIREMENT PLAN LOAN *You borrow from your retirement savings in a 401(k) or similar plan through your current employer*	Generally, up to 50% of your vested balance or $50,000, whichever is less	Fixed	No	Repay through paycheck deductions; paperwork required but no credit check and no impact on your credit score	If you leave or lose your job, repay the whole amount at that time or pay taxes and penalties; spouse may need to consent
HOME EQUITY CONVERSION MORTGAGE (HECM) *You must be age 62 or older, and you borrow against the equity in your home*	Depends on your age, the interest rate on your loan, and the value of your home	Fixed or variable	Yes	You don't make monthly loan payments—instead, you typically repay the loan when you move out, or your survivors repay it after you die	The amount you owe grows over time; you might not have any value left in your home if you want to leave it to your heirs
CREDIT CARD *You borrow money from the credit card company and repay as you go*	Up to the amount of your credit limit, as determined by the credit card company	Fixed or variable	No	No minimum purchase; consumer protections in the case of fraud or lost or stolen card	Higher interest rate than a loan that uses your home as collateral
FRIENDS AND FAMILY *You borrow money from someone you are close to*	Agreed on by the borrower and lender	Variable, fixed or other	No	Reduced waiting time, fees, and paperwork compared to a formal loan	Forgiven loans and unreported or forgiven interest can complicate taxes, especially for large loans; can jeopardize important personal relationships if something goes wrong

How HELOCs work

PREPARE FOR UP-FRONT COSTS

Some lenders waive some or all of the up-front costs for a HELOC. Others may charge fees. For example, you might get charged:

- A fee for a property **appraisal**, which is a formal estimate of the value of your home
- An application fee, which might not be refunded if you are turned down
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes

PULL MONEY FROM YOUR LINE OF CREDIT

Once approved for a HELOC, you can generally spend up to your credit limit whenever you want. When your line of credit is open for spending, you are in the you are in the **borrowing period**, also called the **draw period**. Typically, you use special checks or a credit card to draw on your line. Some plans require you to borrow a minimum amount each time (for example, $300) or keep a minimum amount outstanding. Some plans require you to take an initial amount when the credit line is set up.

MAKE REPAYMENTS DURING THE "DRAW PERIOD"

Some plans set a minimum monthly payment that includes a portion of the **principal** (the amount you borrow) plus accrued interest. The portion of your payment that goes toward principal typically does not repay the principal by the end of the term. Other plans may allow payment of the interest only, during the draw period, which means that you pay nothing toward the principal.

If your plan has a variable interest rate, your monthly payments may change even if you don't draw more money.

ENTER THE "REPAYMENT PERIOD"

Whatever your payment arrangements during the draw period—whether you pay some, a little, or none of the principal amount of the loan—when the draw period ends you enter a repayment period. Your lender may set a schedule so that you repay the full amount, often over ten or 15 years.

Or, you may have to pay the entire balance owed, all at once, which might be a large amount called a balloon payment. You must be prepared to make this **balloon payment** by refinancing it with the lender, getting a loan from another lender, or some other means. If you are unable to pay the balloon payment in full, you could lose your home.

RENEW OR CLOSE OUT THE LINE OF CREDIT

At the end of the repayment period, your lender might encourage you to leave the line of credit open. This way you don't have to go through the cost and expense of a new loan, if you expect to borrow again. Be sure you understand if annual maintenance fees or other fees apply, even if you are not actively using the credit line.

TIP

If you sell your home, you are generally required to pay off your HELOC in full immediately. If you are likely to sell your home in the near future, consider whether or not to pay the up-front costs of setting up a line of credit.

GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

		OFFER A	OFFER B	OFFER C
Initiating the HELOC				
Credit limit	$			
First transaction	$			
Minimum transaction	$			
Minimum balance	$			
Fixed annual percentage rate	%			
Variable annual percentage rate	%			
» Index used and current value				
» Amount of margin				
» Frequency of rate adjustments				
» Amount/length of discount rate (if any)				
» Interest rate cap and floor				
Length of plan				
» Draw period				
» Repayment period				
Initial fees				
» Appraisal fee	$			
» Application fee	$			

GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

	OFFER A	OFFER B	OFFER C
» Up-front charges, including points $			
» Early termination fee $			
» Closing costs			
During the draw period			
» Interest and principal payments $			
» Interest-only payments? $			
» Fully amortizing payments $			
» Annual fee (if applicable) $			
» Transaction fee (if applicable) $			
» Inactivity fee $			
» Prepayment and other penalty fees $			
During the repayment period			
» Penalty for overpayments?			
» Fully amortizing payment amount?			
» Balloon repayment of full balance owed?			
» Renewal available?			
» Refinancing of balance by lender?			
» Conversion to fixed-term loan?			

My best HELOC offer is: _____

How variable interest rates work

Home equity lines of credit typically involve variable rather than fixed interest rates.

A variable interest rate generally has two parts: the index and the margin.

An **index** is a measure of interest rates generally that reflects trends in the overall economy Different lenders use different indexes in their loans. Common indexes include the U.S. prime rate and the Constant Maturity Treasury (CMT) rate. Talk with your lender to find out more about the index they use.

The **margin** is an extra percentage that the lender adds to the index.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an introductory or **teaser rate** that is unusually low for a short period, such as six months.

Rights and responsibilities

Lenders are required to disclose the terms and costs of their home equity lines of credit. They need to tell you:

- Annual percentage rate (APR)
- Information about variable rates
- Payment terms
- Requirements on transactions, such as minimum draw amounts and number of draws allowed per year
- Annual fees
- Miscellaneous charges

You usually get these disclosures when you receive a loan application, and you get additional disclosures before the line of credit is opened. In general, the lender cannot charge a nonrefundable fee as part of your application until three days after you have received the disclosures.

If the lender changes the terms before the loan is made, you can decide not to go forward with it, and the lender must return all fees. There is one exception: the variable interest rate might change, and in that case if you decide not to go ahead with the loan, your fees are not refunded.

Lenders must give you a list of HUD-approved housing counselors in your area. You can talk to counselor about how HELOCs work and get free or low-cost help with budgeting and money management.

Right to cancel (also called right to rescind)
If you change your mind for any reason, under federal law, you can cancel the credit line in the first three days. Notify the lender in writing within the first three days after the account was opened. The lender must then cancel the loan and return the fees you paid, including application and appraisal fees.

TIP

Some HELOCs let you convert some of your balance to a fixed interest rate. The fixed interest rate is typically higher than the variable rate, but it means more predictable payments.

If something changes during the course of the loan

HELOCs generally permit the lender to freeze or reduce your credit line if the value of your home falls or if they see a change for the worse in your financial situation. If this happens, you can:

- **Talk with your lender.** Find out the reason for the freeze or reduction. You might need to check your credit reports for errors that might have caused a downgrade in your credit. Or, you might need to talk with your lender about a new appraisal on your home and make sure the lender agrees to accept a new appraisal as valid.
- **Shop for another line of credit.** If another lender offers you a line of credit, you may be able to use that to pay off your original line of credit. Application fees and other fees may apply for the new loan.



WELL DONE!

For most people, a home is their most valuable asset. A HELOC can help you make the most of this asset, when you understand the ins and outs and know what to expect.

In this booklet:

? ASK YOURSELF

Have I considered other sources of money and loans, besides a HELOC?

Have I shopped around for HELOC features and fees?

Am I comfortable with the worst-case scenario, where I could lose my home?

ONLINE TOOLS

CFPB website
cfpb.gov

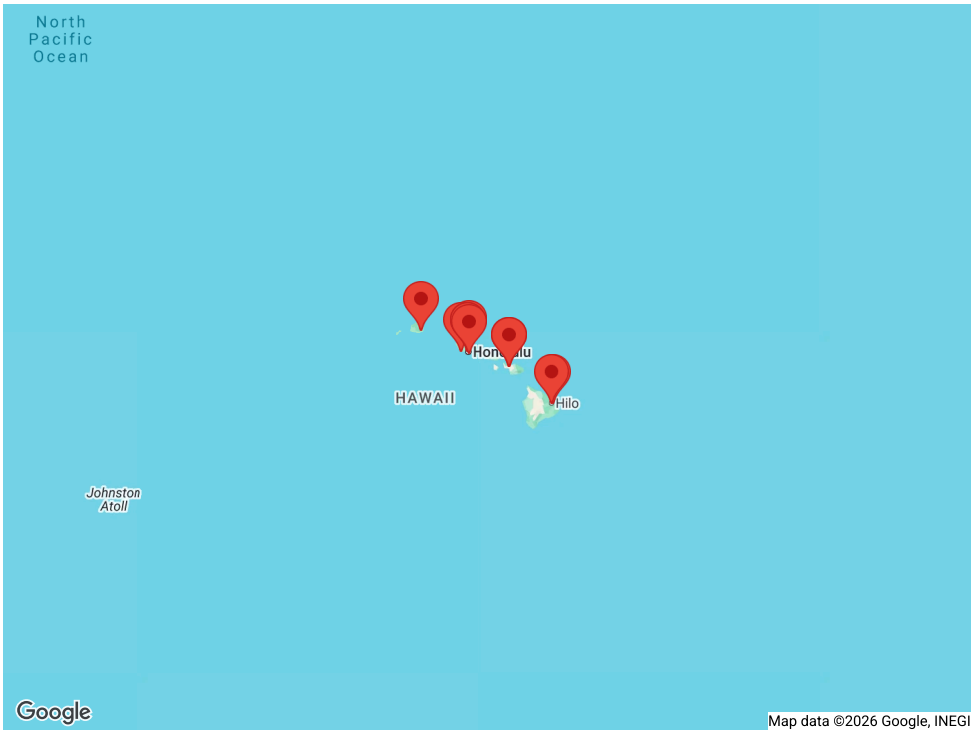
Answers to common questions
cfpb.gov/askcfpb

Tools and resources for home buyers
cfpb.gov/owning-a-home

Talk to a HUD-approved housing counselor
cfpb.gov/find-a-housing-counselor

Submit a complaint
cfpb.gov/complaint

Your Search Results



AGENCY INFORMATION	COUNSELING SERVICES
COUNCIL FOR NATIVE HAWAIIAN ADVANCEMENT	
Address: 91-1270 Kinoiki St, Kapolei, Hawaii, 96707-4128	
Phone: (808) 596-8155	Pre-Purchase Counseling
Email: info@hawaiiancouncil.org	Pre-Purchase Homebuyer Education Workshops
Website: https://www.hawaiiancouncil.org/	Financial Management/Budget Counseling
Agency ID: 82428	Financial, Budgeting, and Credit Workshops
Counseling Method: Group Counseling, Internet Counseling,	Rental Housing Counseling
Phone Counseling, Video Conference,	
Face to Face Counseling,	
HALE MAHAOLU HOMEOWNERSHIP/HOUSING COUNSELING	
	Mortgage Delinquency and Default Resolution Counseling
Address: 95 Mahalani Street, Suite #28-2A, Wailuku, Hawaii, 96793-2516	Pre-Purchase Counseling
Phone: (808) 242-7027	Pre-Purchase Homebuyer Education Workshops
Email: mtanji@halemahaolu.org	Financial Management/Budget Counseling
Website: http://www.halemahaolu.org	Fair Housing Pre-Purchase Education Workshops
Agency ID: 80480	Predatory Lending Education Workshops
Counseling Method: Group Counseling, Internet Counseling,	Rental Housing Counseling
Phone Counseling, Video Conference,	Non-Delinquency Post Purchase Workshops
Face to Face Counseling,	

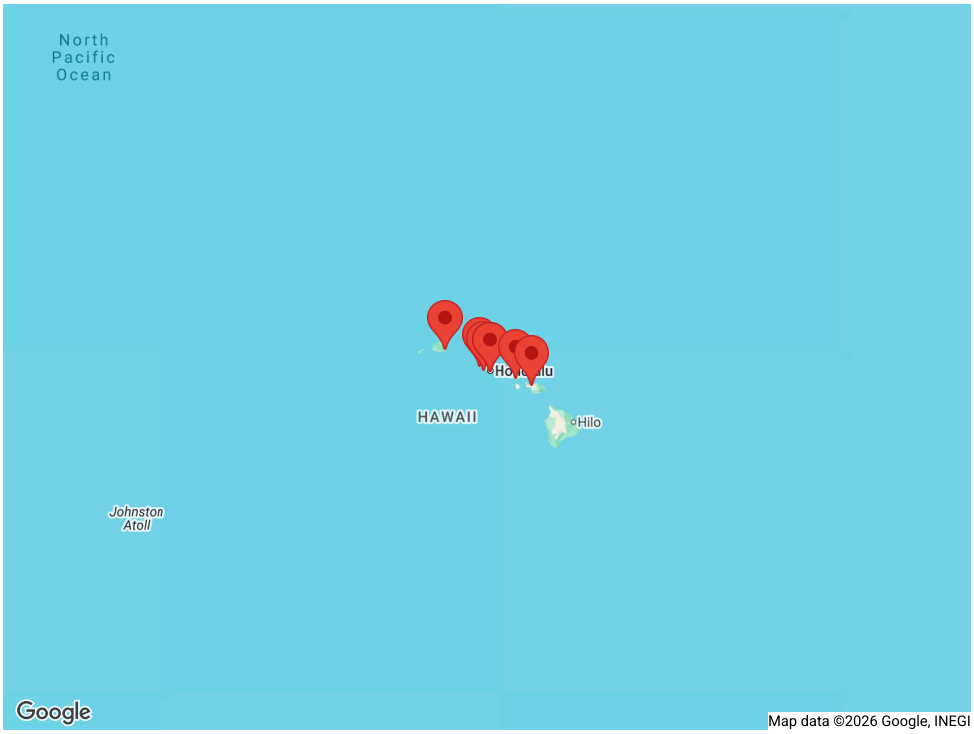
AGENCY INFORMATION	COUNSELING SERVICES
HAWAII HOMEOWNERSHIP CENTER Address: 1259 Aala St Ste 201, Honolulu, Hawaii, 96817-3962 Phone: (808) 523-9500 Email: info@hihomeownership.org Website: http://www.hihomeownership.org Agency ID: 83762 Counseling Method: Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Rental Housing Counseling Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling
HAWAIIAN COMMUNITY ASSETS, INC Address: 310 Paoakalani Ave, Honolulu, Hawaii, 96815-3738 Phone: (808) 587-7886 Email: info@hawaiiancommunity.net Website: http://www.hawaiiancommunity.net/ Agency ID: 82582 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Financial, Budgeting, and Credit Workshops Services for Homeless Counseling Rental Housing Counseling Rental Housing Workshops Home Improvement and Rehabilitation Counseling

AGENCY INFORMATION	COUNSELING SERVICES
HAWAIIAN COMMUNITY ASSETS, INC. - ANAHOLA BRANCH Address: 2600 Kaumualii Highway, Lihue, Hawaii, 96766 Phone: (808) 784-3841 Email: kauaifoc@hawaiiancommunity.net Website: http://www.hawaiiancommunity.net Agency ID: 82381 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Services for Homeless Counseling Rental Housing Counseling
HAWAIIAN COMMUNITY ASSETS, INC. - HILO BRANCH Address: 1315 Kalanianaole St, Hilo, Hawaii, 96720-4911 Phone: (808) 934-0801 Email: hilofoc@hawaiiancommunity.net Website: http://www.hawaiiancommunity.net Agency ID: 82245 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Services for Homeless Counseling Rental Housing Counseling

AGENCY INFORMATION	COUNSELING SERVICES
HAWAIIAN COMMUNITY ASSETS, INC. - WAILUKU BRANCH Address: 1950 E Vineyard St, Wailuku, Hawaii, 96793-1715 Phone: (808) 727-8870 Email: mauifoc@hawaiiancommunity.net Website: http://www.hawaiiancommunity.net Agency ID: 82371 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Services for Homeless Counseling Rental Housing Counseling
LEGAL AID SOCIETY OF HAWAII Address: 924 Bethel Street, HONOLULU, Hawaii, 96813-4304 Phone: (808) 536-4302 Email: Website: http://www.legalaidhawaii.org Agency ID: 80972 Counseling Method: Phone Counseling, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling

AGENCY INFORMATION	COUNSELING SERVICES
LEGAL AID SOCIETY OF HAWAII - Hilo Branch Address: 101 Aupuni Street, HILO, Hawaii, 96720-4246 Phone: (808) 961-2851 Email: Website: http://www.legalaidhawaii.org Agency ID: 80975 Counseling Method: Phone Counseling,	Mortgage Delinquency and Default Resolution Counseling
LEGAL AID SOCIETY OF HAWAII - Kaneohe Branch Address: 45-955 Kamehameha Hwy., KANEOHE, Hawaii, 96744-3222 Phone: (808) 235-5343 Email: Website: http://www.legalaidhawaii.org Agency ID: 80974 Counseling Method: Phone Counseling,	Mortgage Delinquency and Default Resolution Counseling

Your Search Results



AGENCY INFORMATION	COUNSELING SERVICES
LEGAL AID SOCIETY OF HAWAII - Kaunakakai Branch Address: 40 Ala Malama Ave, Kaunakakai, Hawaii, 96748-0427 Phone: (800) 553-3251 Email: Website: http://www.legalaidhawaii.org Agency ID: 80978 Counseling Method: Phone Counseling,	Mortgage Delinquency and Default Resolution Counseling
LEGAL AID SOCIETY OF HAWAII - Lihue Branch Address: 3016 Umi Street, LIHUE, Hawaii, 96766-1346 Phone: (808) 245-4728 Email: Website: http://www.legalaidhawaii.org Agency ID: 80977 Counseling Method: Phone Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Homebuyer Education Workshops

AGENCY INFORMATION	COUNSELING SERVICES
LEGAL AID SOCIETY OF HAWAII - Waianae Branch Address: 85-670 Farrington Hwy Ste A, WAIANAE, Hawaii, 96792-2407 Phone: (808) 696-6322 Email: Website: http://www.legalaidhawaii.org Agency ID: 80973 Counseling Method: Phone Counseling,	Mortgage Delinquency and Default Resolution Counseling
LEGAL AID SOCIETY OF HAWAII - Wailuku Branch Address: 24 N. Church street, WAILUKU, Hawaii, 96793-1680 Phone: (808) 244-3731 Email: Website: http://www.legalaidhawaii.org Agency ID: 80976 Counseling Method: Phone Counseling,	Mortgage Delinquency and Default Resolution Counseling

AGENCY INFORMATION	COUNSELING SERVICES
MONEY MANAGEMENT INTERNATIONAL - HONOLULU Address: 500 Ala Moana Blvd Ste 7400, Honolulu, Hawaii, 96813-4902 Phone: (866) 232-9080 Email: counselinginfo@moneymanagement.org Website: http://www.moneymanagement.org Agency ID: 90265 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Financial Management/Budget Counseling Rental Housing Counseling
NANAKULI HOUSING CORPORATION Address: 91-1041 Midway Rd, Kapolei, Hawaii, 96707-2135 Phone: (808) 520-2607 Email: jessica@nanakulihousing.org Website: http://www.nanakulihousing.org Agency ID: 90185 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Financial, Budgeting, and Credit Workshops Fair Housing Pre-Purchase Education Workshops Rental Housing Counseling Rental Housing Workshops Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling

AGENCY INFORMATION	COUNSELING SERVICES
NSC (NACA COUNSELING SUBSIDIARY) - HONOLULU, HI Address: 1516 S King St, Honolulu, Hawaii, 96826-1912 Phone: (310) 412-2600 Email: services@naca.com Website: https://www.naca.com Agency ID: 90427 Counseling Method: Phone Counseling, Video Conference,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Fair Housing Pre-Purchase Education Workshops Predatory Lending Education Workshops Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling Resolving/Preventing Mortgage Delinquency Workshops

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CENTRAL PACIFIC BANK
P.O. Box 3590 Honolulu, HI 96811-3590 | 808-544-0500 | cpb.bank Member FDIC

Rev. 1/23

FACTS WHAT DOES CENTRAL PACIFIC BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Income
- Transaction history
- Payment history
- Overdraft history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Central Pacific Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Pacific Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 808-544-0500 or toll-free at 1-800-342-8422 - our menu will prompt you through your choice(s)

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 808-544-0500 or toll-free at 1-800-342-8422

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Who We Are	
Who is providing this notice?	Central Pacific Bank

What We Do	
How does Central Pacific Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to your personal information to those employees who need to know that information to provide services to you.
How does Central Pacific Bank collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Give us your contact information • Pay your bills • Show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	• *Our affiliates include:*
	  • *Companies with a Central Pacific name*
	  • *Financial companies such as: Central Pacific Financial Corp. and financial companies, such as Gentry HomeLoans, LLC, Haseko HomeLoans, LLC, and Island Pacific HomeLoans, LLC.*

Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Central Pacific Bank does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include credit card issuers and financial services companies*

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CENTRAL PACIFIC BANK

Home Equity Line of Credit Application



October 30, 2026

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CENTRAL PACIFIC BANK

HELOC Application Checklist

REQUIRED DOCUMENTATION FOR HELOC DECISIONING:

If amount requested is $100,000 or less, provide copies of the following:

- ☐ Most recent paystub and last year's W-2.
- ☐ Last year's personal Federal Income Tax Returns must be provided for:
  - All self-employed applicants. 1065's, 1120-S's and 1120's also required - if applicable.
  - If rental income is to be considered
- ☐ Award letter, last year's 1099-R or most recent statement must be provided for:
  - Retired applicants

  ** IRA and Annuity income also require a current statement with current balance
- ☐ Current 1st mortgage statement for this property (if applicable)
- ☐ Current Homeowners/Hurricane/Flood Insurance for this property
- ☐ Maintenance fee statement for this property (if applicable)

If amount requested is more than $100,000, provide copies of the following:

- ☐ Most recent paystub and last 2 years' W-2's.
- ☐ Last 2 years' personal Federal Income Tax Returns must be provided for:
  - All self-employed applicants. 1065's, 1120-S's and 1120's also required - if applicable.
  - If rental income is to be considered
- ☐ Award letter, last 2 years' 1099-R's or most recent statement must be provided for:
  - Retired applicants

  ** IRA and Annuity income also require a current statement with current balance
- ☐ Current 1st mortgage statement for this property (if applicable)
- ☐ Current Homeowners/Hurricane/Flood Insurance for this property
- ☐ Maintenance fee statement for this property (if applicable)

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

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CENTRAL PACIFIC BANK

Home Equity Line of Credit Application

APPLICATION DETAILS	
Home Equity Line of Credit	Amount Requested:

Purpose:	☐ Home Purchase ☐ Refinance of a Dwelling ☐ Home Improvement ☐ Other:
Introductory Fixed Rate:	☐ Two Years ☐ Three Years ☐ Four Years ☐ Five Years
Type:	☐ Applying as an **INDIVIDUAL** ***INDIVIDUAL*** *credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all blanks except Co-Applicant sections.*
	☐ Applying **JOINT** with a Co-Applicant ***JOINT*** *credit with another person. Complete all sections and initial.*
	Applicant Initials:
	Co-Applicant Initials:

BASIC INFORMATION	PRIMARY APPLICANT INFORMATION	CO-APPLICANT INFORMATION
Last Name, First Name, Initial, Suffix		
Marital Status	☐ Married ☐ Separated ☐ Unmarried (Single / Divorced / Widowed)	☐ Married ☐ Separated ☐ Unmarried (Single / Divorced / Widowed)
US Citizen?	☐ Yes ☐ No	☐ Yes ☐ No
Home Phone Number		
Mobile Phone Number		
Email Address		
Social Security #		
Date of Birth (MM/DD/YYYY)		
Home Address *Street, City, State, Zip*		
Years at this address?		
Own / Rent? | Monthly Payment	☐ Own ☐ Rent | $	☐ Own ☐ Rent | $
Mailing Address *(If Different)*		
Previous Address *(If current is < 2 years)*		
EMPLOYMENT INFORMATION	**PRIMARY APPLICANT INFORMATION**	**CO-APPLICANT INFORMATION**
Employer Name		
Employer Address *(Street, City, State, Zip)*		
Position & Occupation *(If Employed)*		
Length of Employment		
Date of Employment *(If < 2 years)*		
Employer Phone Number		
Previous Employer Name *(If < 2 years)*		
Position & Occupation		
Length of Previous Employment		
MONTHLY GROSS INCOME	**PRIMARY APPLICANT INFORMATION**	**CO-APPLICANT INFORMATION**
Employment Income		
Social Security Income		
Pension Income		
Other Income or 2nd Job*		
Source of Other Income or 2nd Job*		
2nd Employer Name		
Position & Occupation *(2nd Employer)*		
Length of Employment *(2nd Employer)*		
2nd Employer Phone Number		

**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 the loan.*

CENTRAL PACIFIC BANK

Home Equity Line of Credit Application

PROPERTY THAT WILL SECURE THE LOAN	
Property Address (# and Street)	
City, State, Zip Code	
Property Tenure	☐ Fee Simple ☐ Lease Hold Lien Position ☐ 1st ☐ 2nd
Property Occupancy	☐ Owner Occupied ☐ 2nd Home ☐ Investment
If Investment: Monthly Rental Income	
Property Type	☐ Single Family Residence ☐ 2-4 Family Residence ☐ Condo ☐ Town Home
Estimated Property Value	
TMK#	
Maintenance Fee	
Property Management Company	
Title Held in what Name(s)	
First Mortgage Company (if applicable)	
First Mortgage Balance	
Is the property currently or has it recently been under construction (requiring a building permit and/or contractor) with the previous 12 months?	☐ No ☐ Yes Provide description of renovations _____ Have renovations been completed? ☐ Yes ☐ No

Current Equity Line or 2nd mortgage under property that will secure the line?	☐ No ☐ Yes	**Lender**	**Maximum Line**	**Unpaid Balance**

The Following Are Your Debts or Open Accounts Including Joint Accounts:
(Co-Applicant debts or open accounts held separately may be listed on a separate sheet.)

DEBTS	DEBT #1	DEBT #2	DEBT #3	DEBT #4	DEBT #5
Name of Creditor					
Type of Obligation					
Minimum Monthly Payment					
Current Balance					
Payoff & Close with Loan Proceeds?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

ASSETS	ASSET #1	ASSET #2	ASSET #3	ASSET #4
Company Name				
Asset Type *(Checking/Savings/Stocks/Bonds)*				
Balance				

DO NOT INCLUDE PROPERTY THAT WILL SECURE THE LOAN

REAL ESTATE PROPERTIES	PROPERTY #1	PROPERTY #2	PROPERTY #3
Property Address			
Year Acquired			
Mortgage Company			
Monthly Payment			
Mortgage Balance			
Maintenance Fee			
Monthly Property Tax Payment			
Monthly Net Rental Income			

Home Equity Line of Credit Application

EXISTING CPB HELOC CUSTOMERS	If you are converting an existing Central Pacific Bank Home Equity Line of Credit Account to a new Home Equity Line of Credit Account, any accrued but unpaid interest, fees and charges must be paid prior to the conversion. Alternatively, if you want us to rollover those amounts into your new Account as a part of your new Account balance and subject to your available credit limit, please request us to do so by signing here.	
SIGNATURE	APPLICANT	CO-APPLICANT

AUTOMATIC PAYMENT AUTHORIZATION	I authorize Central Pacific Bank to withdraw the minimum payment(s) due from my: ☐ Checking | Account Number: _____ I agree that this authorization will not be canceled until the loan and/or line is paid in full, or I revoke this authorization in writing.

ACKNOWLEDGEMENTS & SIGNATURES

Each of the undersigned specifically represents to Lender, and agrees and acknowledges that; (1) the information provided in this application is true and correct as of the date set forth opposite your signature, (2) the Lender may continuously rely on the information contained in the application, and you are obligated to amend and/or supplement the information provided if any of the material facts that you have represented herein should change prior to closing of the Loan, (3) you authorize Lender to verify the information provided and to get and give credit information about you both now and in the future, (4) you have received and retained the Central Pacific Bank Home Equity Line of Credit Disclosures and information materials included with this application, (5) your transmission of this application as an "electronic record" containing "electronic signature" as those terms are defined in applicable federal or state laws (excluding audio and video recordings), or your facsimile transmission of this application containing a facsimile of your signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing you original written signature.

By signing below you hereby agree that if your home is titled under your personal trust, that your applicant signature below is on behalf of you in your individual name and capacity, and also in all capacities that you hold under your trust, to include, without limitation, as a creator/maker/grantor/settlor/trustor, as a trustee, and as a beneficiary, and you agree to execute all loan documents in all such capacities, in order to legally bind you and your trust in all respects to this loan.

	APPLICANT	CO-APPLICANT
SIGNATURE		
DATE		

DEMOGRAPHIC INFORMATION ADDENDUM

This section asks about your ethnicity, sex, and race.

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether to choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the appropriate box.

	DEMOGRAPHIC INFORMATION OF APPLICANT	DEMOGRAPHIC INFORMATION OF CO-APPLICANT
Ethnicity	☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other: _____ ☐ Not Hispanic or Latino ☐ I do not wish to provide this information	☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other: _____ ☐ Not Hispanic or Latino ☐ I do not wish to provide this information
Sex	☐ Male ☐ Female ☐ I do not wish to provide this information	☐ Male ☐ Female ☐ I do not wish to provide this information
Race	☐ American Indian or Alaska Native Name of enrolled or principal tribe: ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other: _____ ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other: _____ ☐ White ☐ I do not wish to provide this information	☐ American Indian or Alaska Native Name of enrolled or principal tribe: ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other: _____ ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other: _____ ☐ White ☐ I do not wish to provide this information

THIS DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH

Applicant	☐ Face-to-Face Interview *(includes Electronic Media w/ Video Component)* ☐ Telephone Interview ☐ Fax/Mail ☐ Email/Internet
Co-Applicant	☐ Face-to-Face Interview *(includes Electronic Media w/ Video Component)* ☐ Telephone Interview ☐ Fax/Mail ☐ Email/Internet

CPB TO COMPLETE FOR APPLICATIONS **TAKEN IN-PERSON**	APPLICANT	CO-APPLICANT
Was the ethnicity of the Applicant collected on the basis of visual observation or surname?	☐ No ☐ Yes	☐ No ☐ Yes
Was the sex of the Applicant collected on the basis of visual observation or surname?	☐ No ☐ Yes	☐ No ☐ Yes
Was the race of the Applicant collected on the basis of visual observation or surname?	☐ No ☐ Yes	☐ No ☐ Yes

PATRIOT DISCLOSURE ACT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will 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.

★ **CENTRAL PACIFIC BANK USE ONLY** ★

CIP	APPLICANT	CO-APPLICANT
ID Type		
ID Number		
ID Issuance Date		
ID Expiration Date		
State/Country of Issuance		
Verification of Existing Borrower/Accountholder	☐ If this box is checked, I certify that: Individual identification documentation is available in the Fiserv database.	☐ If this box is checked, I certify that: Individual identification documentation is available in the Fiserv database.

REFERRAL INFORMATION	REFERRAL	SELLER
EMPLOYEE NAME		
BRANCH / DEPARTMENT		
EMPLOYEE NUMBER		
PHONE NUMBER		
NMLS NUMBER		
EMAIL ADDRESS		
DATE APPLICATION RECEIVED		
EMPLOYEE INITIALS		

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CENTRAL PACIFIC BANK

INFORMATION AUTHORIZATION

This portion is sent to landlords, property management companies, employers, mortgage companies and insurance agents

I/we have applied for a mortgage loan from Central Pacific Bank. As part of the application process, Central Pacific Bank is authorized to verify information contained in my/our loan application and in any other document required in connection with the loan, either before the loan is funded or to perform any quality control review of my application after funding.

I/we authorize Central Pacific Bank to order a consumer credit report and verify other credit information, including past and present mortgage, landlord references, and to obtain loan payoff figures. I/we further authorize Central Pacific Bank to obtain a title search and other documents pertaining to the property that will serve as security for the loan.

A photocopy or facsimile copy of this form shall be deemed to be the equivalent of the original and shall be as effective consent as the original which I/we have signed.

BORROWER NAME(S)	SIGNATURE	DATE