

FACTS

WHAT DOES CENTRAL PACIFIC BANK DO WITH YOUR PERSONAL INFORMATION

<p>Why?</p>	<p>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.</p>	
<p>What?</p>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Income • Payment history and transaction history • Credit history and credit scores 	
<p>How?</p>	<p>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.</p>	
<p>Reasons we can share your personal information</p>	<p>Does Central Pacific Bank share?</p>	<p>Can you limit this sharing?</p>
<p>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</p>	<p>Yes</p>	<p>No</p>
<p>For our marketing purposes – to offer our products and services to you</p>	<p>Yes</p>	<p>No</p>
<p>For joint marketing with other financial companies</p>	<p>Yes</p>	<p>Yes</p>
<p>For our affiliates' everyday business purposes – information about your transactions and experiences</p>	<p>Yes</p>	<p>No</p>
<p>For our affiliates' everyday business purposes – information about your credit worthiness</p>	<p>No</p>	<p>We don't share</p>
<p>For our affiliates to market to you</p>	<p>No</p>	<p>We don't share</p>
<p>For our nonaffiliates to market to you</p>	<p>Yes</p>	<p>Yes</p>
<p>To limit our sharing</p>	<ul style="list-style-type: none"> ▪ Email optout@swellmoney.com – Include your first and last name, telephone number, home address, email address, and Swell profile number (if applicable). ▪ Call Swell Member Services toll free at 855-808-5220. <p>Please allow 3-5 business days for us to process your request.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>	
<p>Questions?</p>	<p>Visit www.swellmoney.com or call Swell Member Services toll free at 855-808-5220.</p>	

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: <ul style="list-style-type: none"> ▪ Open an account ▪ Apply for a loan ▪ Use your debit card ▪ Give us your income information ▪ Provide employment information 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 <ul style="list-style-type: none"> ▪ 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. See "Other Important Information" below for more on your rights under state law.
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. <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Central Pacific name, such as Central Pacific Financial Corp.; and</i> ▪ <i>Financial companies, such as Gentry HomeLoans, LLC, Haseko HomeLoans, LLC, Oahu HomeLoans, LLC, and Island Pacific HomeLoans, LLC; and other financial and nonfinancial affiliated companies that we have or may establish in the future.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include financial services companies, such as Swell Financial, Inc., and direct marketing companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial product or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include credit card issuers and financial services companies.</i>

Other Important Information

California residents: We will not share information we collect about you with affiliated or non-affiliated third-parties, except in the limited circumstances permitted under state law, or if you give us your permission. For business purposes, we may share your personal information described under “*What?*” above with credit bureaus and similar data providers, banks, lenders, payment processors, investment companies, and other third-party providers, our affiliated companies, and other organizations. To request a list of companies with whom we may share personal information, email your request with your first and last name, telephone number, home address, and account number (if applicable) to optout@swellmoney.com. If you are a California resident but are not a “*customer*” as described above, please review our California Resident Privacy Notice and Disclosure.

Nevada residents: If you would like more information regarding this notice or Nevada’s law regarding corporate do-not-call registries, you can contact us at the toll-free number or address included in this notice, as well as the Bureau of Consumer Protection, Office of the Nevada Attorney General at 555 E. Washington Street, Suite 3900, Las Vegas, Nevada 89101; Phone: (702) 486-3132 Email: BCPINFO@ag.state.nv.us.

North Dakota residents: We will not disclose information about you with non-affiliated, third-party companies or financial institutions, other than as required or permitted by law, without your express permission.

Vermont residents: We will not disclose information about you with affiliates or non-affiliated, third-party companies or financial institutions, other than as required or permitted by law, without your express permission.