

**CENTRAL PACIFIC BANK (CPB)**  
**SWELL CASH DEPOSIT ACCOUNT FEE SCHEDULE**  
**V.1.1 March 2023**

This Swell Cash Deposit Account Fee Schedule is part of the Swell Cash Deposit Account Agreement and Disclosures, as in effect from time to time, which governs your Swell Cash Account. The fees shown in the following table may be assessed in connection with activity and transactions on your Swell Cash Account. Multiple fees may apply to a particular transaction depending on the nature of the transaction and the parties involved in the transaction (*i.e.*, CPB, Mastercard and the merchant(s)). The Monthly Account Service Fee in this Swell Cash Deposit Account Fee schedule applies only to Swell Cash Accounts opened on and after March 1, 2023.

<b>ATM and Debit Card Related Fees</b>	
Card Replacement Fee	\$0.00 for replacement with normal delivery
Card Rush Delivery: Domestic Destination	\$50.00 (includes processing and delivery costs)
Card Rush Delivery: International Destination	\$85.00 (includes processing and delivery costs)
In-Network Domestic ATM Cash Withdrawal	\$0.00
Out-of-Network Domestic ATM Cash Withdrawals	\$2.50 from CPB; the ATM operator also may charge a fee
In-Network Domestic ATM Balance Inquiry	\$0.00
Out-of-Network Domestic ATM Balance Inquiry	\$0.00 from CPB; the ATM operator also may charge a fee
International ATM Cash Withdrawals	\$0.00 from CPB; Mastercard may charge additional International Transaction Fees, and the ATM operator also may charge a fee
International ATM Balance Inquiry	\$0.00 from CPB; the ATM operator also may charge a fee
Foreign Currency Fees and Foreign Transaction Fees - Cross Border Assessment	0.00% from CPB; Mastercard charges 0.9% of the transaction amount; merchants also may charge fees
Foreign Currency Fees and Foreign Transaction Fees - Currency Conversion Assessment	0.00% from CPB; Mastercard charges 0.2% of the transaction amount; merchants also may charge fees

<b>Swell Cash Account Service Fees</b>	
Monthly Account Service Fee	\$12.00 per statement period, beginning with the statement issued for the second calendar month following the calendar month in which you open your Cash Account  The monthly account service fee can be avoided for a statement period by meeting the following transaction requirements during the statement period (which follows the calendar month): fifteen or more Swell Mastercard® Debit Card purchase transactions (online or retail purchases, including point-of-sale signature, PIN, and card-not-present purchases, but not ATM transactions) post to your Cash Account during the applicable calendar month.
Account Closed within 180 days	\$0.00
Audit Confirmation Fee	\$0.00
Certification/Verification/Immigration Letter	\$0.00
Dormant Account Service Charge	\$0.00
Paper Statement Request	\$10 each (includes processing and delivery costs)
Statement Reconciliation, Research, Special Request	\$30 per hour
Stop Payment Order	\$32 each

<b>Other Service Fees</b>	
Collections	\$0.00
Escheat Fee	\$55
Garnishment	\$95 each (plus court charges, if applicable)
Tax Levy Documents	\$50 each (plus court charges, if applicable)