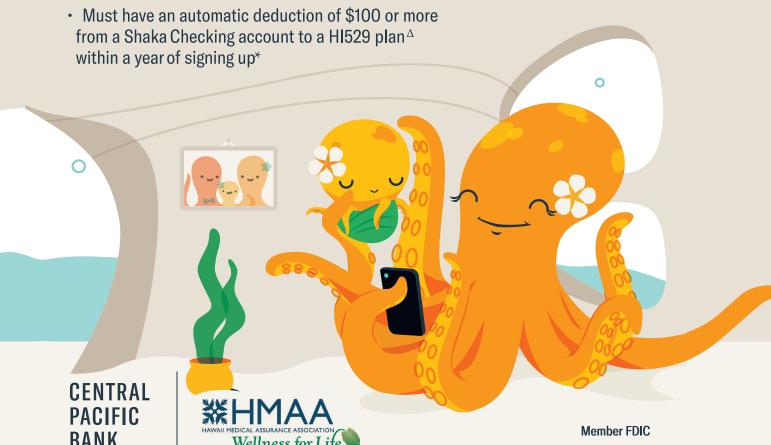
Save for Your Baby's Future with Shaka!

It's never too early to start planning for your baby's future.

As an added bonus to HMAA's Baby & Me program, participants are eligible for a one-time \$100 bonus when they make an automatic monthly deduction of \$100 or more from a Shaka Checking account to a 529 plan^Δ for their newborn through Hawaii's HI529 program.*

Requirements:

- Must be a HMAA Baby & Me participant
- · Must be covered by a HMAA Medical Plan
- · Must have a Shaka Checking account
- Must have a HI529 Plan[△]



*Promotion subject to change or cancellation at any time without notice. An automatic payment from your Shaka checking account to your HI529 Plan must occur within a year of signing up. The \$100 credit will be paid as a credit to your Shaka checking account within 60 days after receiving your qualifying automatic payment. Limit one \$100 credit per account. Offer is subject to change at any time and not combinable with other offers. Value of credit will be reported as taxable income for the primary accountholder of the checking account that receives the \$100 credit.

 Δ HI529 IS AN INVESTMENT PLAN. INVESTMENTS ARE:

NOT INSURED BY FDIC OR ANY GOVERNMENT AGENCY • NOT A DEPOSIT OR OBLIGATION OF OR GUARANTEED BY CENTRAL PACIFIC BANK • SUBJECT TO INVESTMENT RISKS, INCLUDING LOSS OF PRINCIPAL INVESTED