

Central Pacific Bank has partnered with Alternate Energy, Inc. to provide smart homeowners like you with the financing needed to purchase and install energy efficient heating and cooling systems in your home. This special financing program can be used for:

- Split A/C systems, or
- Solar Water Heating systems

This fixed rate, unsecured loan has no interest and no monthly payments in the first 12 months. Your repayment plan starts after your initial 12 months and continues with manageable monthly payments for the next 48 months.

Once you meet with your Solar Energy Consultant to work out the details of your system installation, bring your final purchase estimate in to any Central Pacific Bank branch to apply for a loan. Upon credit approval, we'll take it from there and work with Alternate Energy, Inc. to finance your system so they can start work on installing your new heating or cooling system in your home.

Special Financing for: Split A/C • Solar Water Heating

0% APR and No Payments for the first 12 months

- No Down Payment
- No Application Fee or Document Preparation Fee
- No Pre-Payment Penalties
- Flexible Repayment terms (48 months)
- Quick loan approval process

For:

- Single-family homes and condominiums (1-4 units) in Hawaii
- Loan amounts from \$5,000 to \$25,000

What to bring when you visit a CPB branch:

- Proposal or Estimate from Alternate Energy, Inc.
- Last 2 pay stubs and/or copy of most current 1099-R (Pension/Retirement Income) or Social Security Award Letter
- If you are self employed, receive rental income, or receive interest or dividend income: copies of your past 2 years' tax returns

Additional documentation may be required at the discretion of Central Pacific Bank.

Based on a loan amount of \$6,000

First 12 Months	After the first 12 months:
No Monthly Payments, 0% APR	48 Monthly Payments of \$149

See below example for details.

EXAMPLE based on a loan amount of \$6,000							
Initial Terms			Repayment Terms			Life of Loan Term (months)	Annual Percentage Rate*
Initial Term	Interest Rate	Monthly Payment	Repayment Term	Interest Rate	Monthly Payment		
12 months	0.00%	\$0	48 months	8.99%	\$149	60	5.93%

*APR is accurate as of 07/31/15. APR is based on a 0.25% discounted interest rate when payments are automatically made from a CPB personal checking account. If automatic loan payment is selected and later canceled, the interest rate will be increased by 0.25% and the monthly payment would increase.

The loan amount cannot exceed the contract amount for the solar water heating system (materials and labor, sales tax, extended manufacturer's warranty). Maximum loan amount: \$25,000. Offer limited to Hawaii residents and Hawaii residential property (1-4 units). This loan program is subject to change or cancellation at any time without notice. Credit application required and subject to credit approval. Certain restrictions apply.

