



**STATE OF HAWAII  
DIVISION OF FINANCIAL INSTITUTIONS  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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# **2008 ANNUAL REPORT**

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# Commissioner's Message

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The Honorable Linda Lingle  
The Honorable Lawrence M. Reifurth

Dear Governor Lingle and Director Reifurth:

It is my privilege to submit to you the 2008 Annual Report and Directory of State-Chartered Financial Institutions compiled by the Division of Financial Institutions ("DFI").

When the DFI 2007 Commissioner's Message observed that rapidly changing national economic conditions, such as delinquencies in the residential subprime mortgage market, affected DFI's activities in that year, those changes were mere ripples compared to the global conflagration that impacted the financial services industry over the course of 2008. Substantial increases in delinquencies in the national residential subprime mortgage market in the latter half of 2007 triggered events which cascaded into other sectors of the financial markets and contributed to the insolvency and failure of major U.S. investment banks, the conservatorship of government sponsored enterprises Fannie Mae (the Federal National Mortgage Association), and Freddie Mac (the Federal Home Loan Mortgage Corporation) as well as the regulatory takeover of IndyMac Bancorp in Pasadena, California and Washington Mutual Savings Bank in Seattle, Washington, the then largest bank failure in U.S. history. Other mainland-based financial institution failures and takeovers, both large and small, began to occur with increasing frequency.

Hawaii financial institutions were not immediately impacted by these mainland financial market disruptions, however the root causes of the disruptions began to be felt in the Hawaii economy. The increasing rate of residential mortgage loan foreclosures seen on the mainland started to be seen in Hawaii, particularly on the Neighbor Islands, where the percentage of foreclosures per resident were significantly higher than on Oahu. As job losses impacted our mainland visitor markets on the West Coast, visitor numbers began to fall off in Hawaii. Exposures to troubled mainland commercial loans started to appear in Hawaii lenders' financial statements. Precipitous falls in stock and other monetary asset values resulted in reduced Hawaii consumer spending in sectors of the local economy.

The federal government, specifically the United States Treasury, the Federal Reserve, and the Federal Deposit Insurance Corporation ("FDIC"), deployed a diverse array of measures to contain the continuing deterioration of the financial system and its increasingly negative impact, both actual and perceptive, on businesses and consumers, including those in Hawaii. Programs to provide additional liquidity to financial markets were implemented and consumer concerns were addressed with increases in FDIC insurance limits for covered deposits. The Treasury Capital Purchase Program ("TARP") to augment bank capital accounts was announced and money market mutual fund balances were guaranteed.

Throughout this disruptive period, Hawaii State-chartered financial institutions served as models of stability and reassurance for their customers, remaining well capitalized and continuing to provide their full array of products and services to the business and consumer communities.

The expanding national financial crisis did, however, generate a growing number of complaints from consumers, particularly with respect to matters concerning mortgage loans and real estate transactions involving mainland lending institutions, escrow depositories and related activities. DFI, through its existing complaint process, continued to assist both Hawaii and mainland consumers with inquiries and complaints on these issues over the course of the year.

# Commissioner's Message

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In this time of growing turmoil, the Division's traditional mission of monitoring the safety and soundness of State of Hawaii chartered and licensed financial institutions understandably received renewed emphasis. The Federal Reserve Bank, the FDIC and the National Credit Union Administration, DFI's federal regulatory partners, worked closely with DFI to increase levels of off-site monitoring and on-site examination of State-chartered depository financial institutions.

Training remained a critical component of the DFI program and staff kept pace with changes in both laws and supervisory practices through specialty educational opportunities such as the FDIC's State Examiner Training Program, and Internet-based courses provided by the Conference of State Bank Supervisors ("CSBS"), our regulatory trade association. Conducting joint examinations with our Federal colleagues over the past several years has contributed to a significant improvement in DFI staff proficiency and professionalism, which has paid off in an environment marked by the increased tempo and complexity of financial institution examinations, which, in many cases, are now staffed almost entirely by DFI State Examiners.

The requirements of Federal Bank Secrecy Act and Anti-Money Laundering related activities remain in place and remain important. Bank Secrecy Act and Anti-Money Laundering monitoring programs continue to impose significant burdens on staff, training and infrastructure commitments, notwithstanding the additional demands imposed by the current financial crisis. This is particularly relevant with respect to the activities of Money Transmitters, which DFI licenses, regulates and supervises to ensure that such businesses are not used for criminal purposes, and to promote confidence in the State's financial system and protect consumers who use this very important sector of Hawaii's financial services industry.

As noted in prior year's reports DFI was re-accredited as a State regulatory and supervisory agency by CSBS in 2006 and will be reviewed annually each year, with detailed off-site monitoring, until the next on-site accreditation examination takes place in 2011. Hawaii is one of 46 state agencies to be so recognized. The accreditation process involves a comprehensive review of all aspects of DFI's financial services regulatory and supervisory operations. CSBS originally designated DFI as a fully accredited state regulatory and supervisory agency in 1990.

We are clearly facing significant and seemingly ever increasing challenges in fulfilling our statutory responsibilities of ensuring the safety and soundness of Hawaii's financial services industry and protecting Hawaii's consumers. Again, it must be stressed here that the key component in meeting those challenges will always be the DFI staff, from its most seasoned veteran to its newest examiner-in-training. They will continue to be that key component going forward, and it is therefore appropriate to not only thank them here for their past hard work, but to acknowledge their continuing critical importance in the Division's ability to meet the formidable challenges which await them in 2009.

Respectfully submitted,

D. B. Griffin III  
Commissioner of Financial Institutions

# Staff

(as of December 31, 2008)

## **D.B. Griffin III**

Commissioner

## **Lynne H. Himeda**

Deputy Commissioner

## **Roy M. Maeda**

Examination Manager

Licensing and Regulatory Analysis Branch

## **Mary J. Ueki, Esq.**

Examination Manager

Field Examination Branch

## **Christine M. Daleiden, Esq.**

Financial Institutions Specialist

## **Gary L. Ruby**

Regulation Analyst

## **Secretarial Staff**

Karen Y. S. Kaneko

Maria Bonita S. Lim

Debra A. Miyagi

## **Licensing and Regulatory Analysis Branch**

### **Examiners**

Glenn K. Sanada

Debra R. Takeuchi-Au

Kelly F. Tran

Robert D. Turran

Dwight J. Young

## **Field Examination Branch Supervisor**

Michael H. Kollmeyer

## **Field Examination Branch Examiners**

Janice M. Ah-Nee

Marjorie C. M. Bragado

J. Lawrence Hall

Marc S. Hirai

Jimmy Koike

Peter S. T. Lam

Patrick P. Lo

Thomas A.L. McCurdy

Ruth M. Mende-Yanagida

Sayaka T. Ogg

Sherri M. Sakamoto

# Staff Changes

## **Licensing and Regulatory Analysis Branch Examiners**

- **Dwight J. Young** hired on April 24, 2008

## **Field Examination Branch Examiners**

- **J. Lawrence Hall** hired on March 3, 2008

- **Marc S. Hirai** hired on April 1, 2008

## **Secretarial Staff**

- **Debra A. Miyagi** hired on February 20, 2008

- **Melanie M. Yoshida** retired on December 30, 2008

# Mission Statement

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To ensure the safety and soundness and regulatory compliance of state-chartered and state-licensed financial institutions, escrow depositories, and money transmitters by fairly administering applicable statutes and rules, to protect the rights and funds of depositors, borrowers, consumers and other members of the community.

# Statement of Condition

## State-Chartered Banks

	12/31/08	12/31/07
<b>Number of Banks</b>	<b>5</b>	<b>5</b>
<b>ASSETS</b>	(Dollar amounts in thousands)	
Loans and Leases <sup>1</sup>	\$18,350,199	\$17,261,855
Cash and Due from Banks	1,602,296	1,852,375
Securities	6,236,122	6,722,262
Fixed Assets	505,836	495,730
Other Real Estate	12,235	530
Other Assets	2,490,194	2,604,352
<b>TOTAL ASSETS</b>	<b>\$29,196,882</b>	<b>\$28,937,104</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$21,776,667	\$21,221,527
Other Liabilities	3,587,449	3,708,247
Total Liabilities	25,364,116	24,929,774
Capital	3,832,766	4,007,330
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$29,196,882</b>	<b>\$28,937,104</b>
Percentage of:		
Equity Capital to Total Assets	13.13%	13.85%
Total Loans to Total Deposits	84.27%	81.34%
Total Loans to Total Assets	62.85%	59.65%

<sup>1</sup> Including Fed Funds Sold; Net of Loan Loss Reserve

# Statement of Condition

## Depository Financial Services Loan Companies

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	12/31/08	12/31/07
<b>Number of Depository Financial Services Loan Companies</b>	<b>1</b>	<b>1</b>
<b>ASSETS</b>	(Dollar amounts in thousands)	
Loans and Leases <sup>2</sup>	\$507,303	\$507,059
Cash and Due from Banks	10,180	5,827
Securities	109,665	133,807
Fixed Assets	34,796	33,934
Other Real Estate	279	0
Other Assets	28,010	26,804
<b>TOTAL ASSETS</b>	<b>\$690,233</b>	<b>\$707,431</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$494,680	\$516,713
Other Liabilities	131,188	123,243
Total Liabilities	625,868	639,956
Capital	64,365	67,475
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$690,233</b>	<b>\$707,431</b>
Percentage of:		
Equity Capital to Total Assets	9.33%	9.54%
Total Loans to Total Deposits	102.55%	98.13%
Total Loans to Total Assets	73.50%	71.68%

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<sup>2</sup> Net of Loan Loss Reserve

**TRADE ASSOCIATION**

**Hawaii Bankers Association**

1000 Bishop Street, Suite 301-B  
Honolulu, Hawaii 96813-4203  
Tel (808) 524-5161  
Fax (808) 521-4120

**OFFICERS**

DONALD G. HORNER  
President  
(First Hawaiian Bank)

RONALD K. MIGITA  
Vice President  
(Central Pacific Bank)

ALLAN R. LANDON  
Secretary/Treasurer  
(Bank of Hawaii)

GARY Y. FUJITANI  
Executive Vice President  
(Hawaii Bankers Association)

**FEDERAL BANK REGULATORY AGENCIES**

State-Chartered Non-Member Banks

**Federal Deposit Insurance Corporation**

San Francisco Regional Office  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105  
Tel (415) 546-0160  
Toll Free (800) 756-3558  
Website [www.fdic.gov](http://www.fdic.gov)

National Banks

**Office of the Comptroller of the Currency**

Western District  
1225 17<sup>th</sup> Street, Suite 300  
Denver, Colorado 80202  
Tel (720) 475-7600  
Website [www.occ.treas.gov](http://www.occ.treas.gov)

State-Chartered Member Banks

**Federal Reserve Bank of San Francisco**

101 Market Street  
San Francisco, California 94105-1530  
Tel (415) 974-2000  
Website [www.frbsf.org](http://www.frbsf.org)

Federal Savings Banks and Federal Savings & Loan Associations

**Office of Thrift Supervision**

West Region – San Francisco Regional Office  
Pacific Plaza  
2001 Junipero Serra Boulevard, Suite 650  
Daly City, California 94014  
Tel (650) 746-7000 Ext. 7098  
Website [www.ots.treas.gov](http://www.ots.treas.gov)

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**Directory of State-Chartered Banks**

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**BANK OF HAWAII**

130 Merchant Street, 22<sup>nd</sup> Floor  
Honolulu, Hawaii 96813

(Mailing Address: PO Box 2900, Honolulu, HI 96846)

Tel: (888) 643-3888

Tel: (888) 643-9888 (TTY – Hearing Impaired)

Fax: (808) 694-8440

Website: [www.boh.com](http://www.boh.com)

Email: [webmaster@boh.com](mailto:webmaster@boh.com)

**Allan R. Landon**, Chairman of the Board and Chief Executive Officer; **Alton T. Kuioka**, Vice Chairman; **Peter S. Ho**, President and Chief Banking Officer; **Wayne Y. Hamano**, Vice Chairman and Chief Commercial Officer, Chief Lending Officer; **Kent T. Lucien**, Vice Chairman and Chief Financial Officer, Finance; **Mark A. Rossi**, Vice Chairman, General Counsel and Chief Administrative Officer; **Mary E. Sellers**, Vice Chairman and Chief Risk Officer; **Donna A. Tanoue**, Vice Chairman, Client/Community Relations; **Shelley B. Thompson**, Vice Chairman and Chief Fiduciary Officer; **Derek A. Baughman**, Senior Executive Vice President and Chief Information Officer; **Peter M. Biggs**, Senior Executive Vice President; **Kathy Fujihara-Chong**, Senior Executive Vice President; **Sharon M. Crofts**, Senior Executive Vice President; **Thomas J. Koide**, Senior Executive Vice President; **Toby M. Martyn**, Senior Executive Vice President and Chief Investment Officer; **Lee Y. Moriwaki**, Senior Executive Vice President; **Dean Y. Shigemura**, Senior Executive Vice President and Treasurer; **Vincent E. Barfield**, Executive Vice President; **Ronald E. Cannoles**, Executive Vice President; **Betty (Ahn) H. Brow**, Executive Vice President; **Robert I. Crowell**, Executive Vice President; **Jean H. Hamakawa**, Executive Vice President; **Jill F. S. Higa**, Executive Vice President; **Susan L. Ing**, Executive Vice President; **Edward C.S. Kim**, Executive Vice President; **Ralph M. Mesick**, Executive Vice President; **Richard B. Murphy**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **James C. Polk**, Executive Vice President; **Stephanie L. Saito**, Executive Vice President; **Cynthia G. Wyrick**, Executive Vice President.

Statement of Condition as of December 31, 2008

(Dollar amounts in thousands)

**Total Assets \$10,741,313**

**Total Capital \$743,927**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	111 S King St	Honolulu	Hawaii	96813
Aikahi Park	25 Kaneohe Bay Dr	Kailua	Hawaii	96734
Ala Moana	1441 Kapiolani Blvd	Honolulu	Hawaii	96814
Chinatown	101 N King St	Honolulu	Hawaii	96817
Ewa Beach	91-775 Papipi Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-165 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7192 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Hawaii Kai - Safeway	377 Keahole St	Honolulu	Hawaii	96825
International Banking Center	2155 Kalakaua Ave, Suite 318	Honolulu	Hawaii	96815

## Directory of State-Chartered Banks

### (Bank of Hawaii – cont.)

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua - Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waiialae Ave	Honolulu	Hawaii	96816
Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815
Kalihi	1950 N King St	Honolulu	Hawaii	96819
Kamehameha Shopping Ctr - Star Market	1620 N School St, Ste 108	Honolulu	Hawaii	96817
Kaneohe	45-1001 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe – Safeway	46-065 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	727 Kapahulu Ave	Honolulu	Hawaii	96816
Kapolei	91-590 Farrington Hwy, Ste 140	Kapolei	Hawaii	96707
Kapolei - Safeway	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Keeaumoku	1451 S King St	Honolulu	Hawaii	96814
Kunia	94-661 Kupuohi St	Waipahu	Hawaii	96797
Laie	55-510 Kamehameha Hwy	Laie	Hawaii	96762
MCBH Kaneohe Bay	1196 Fifth St, MCBH	Kailua	Hawaii	96734
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, #100	Honolulu	Hawaii	96819
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani - Safeway	94-780B Meheula Pkwy	Mililani	Hawaii	96789
Mililani Town Center – Star Market	95-1249 Meheula Pkwy	Mililani	Hawaii	96789
Moiliili - Star Market	2470 S King St	Honolulu	Hawaii	96826
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Harbor	4404 Malaai St	Honolulu	Hawaii	96818
Pearlridge	98-211 Pali Momi St	Aiea	Hawaii	96701
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waianae Mall	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waialele	94-817 Lumiaina St	Waipahu	Hawaii	96797
Waikiki	2155 Kalakaua Ave	Honolulu	Hawaii	96815
Waimalu	98-1277-P Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-712 Farrington Hwy	Waipahu	Hawaii	96797
Ward Plaza	210 Ward Ave	Honolulu	Hawaii	96814

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hamakua	45-3568 Mamane St	Honokaa	Hawaii	96727
Kaiko'o	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Ka'u (Pahala)	96-3163 Pikake St	Pahala	Hawaii	96777
Kealakekua	81-6638 Mamalahoa Hwy	Kealakekua	Hawaii	96750
Keauhou - KTA Store	78-6831 Alii Dr	Kailua-Kona	Hawaii	96740
Kohala	54-3888 Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	15-2906 Pahoa Village Rd	Pahoa	Hawaii	96778
Puainako - KTA Store	50 E Puainako St	Hilo	Hawaii	96720
Waiakea	417 E Kawili St	Hilo	Hawaii	96720

**KAUAI BRANCHES**

Hanapepe	3764 Hanapepe Rd	Hanapepe	Hawaii	96716
Kapaa	1407 Kuhio Hwy	Kapaa	Hawaii	96746
Lihue	4455 Rice St	Lihue	Hawaii	96766
Poipu	2360 Kiahuna Plantation Dr	Koloa	Hawaii	96756
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	9801 Waimea Rd	Waimea	Hawaii	96796

**LANAI BRANCH**

Lanai	460 Eighth St	Lanai	Hawaii	96763
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**MAUI BRANCHES**

Hana	Hana Shopping Ctr, Rm 3	Hana	Hawaii	96713
Kahana	4405 Honoapiilani Hwy	Lahaina	Hawaii	96761
Kahului	27 S Puunene Ave	Kahului	Hawaii	96732
Kahului - Safeway	170 E Kamehameha Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd	Kihei	Hawaii	96753
Kihei - Star Market	1310 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr, 130 Papalaua St	Lahaina	Hawaii	96761

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**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

<u>MAUI BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Maui Marketplace	270 Dairy Rd, Bldg J, Suite 270	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779
Piilani - Safeway	277 Piikea Ave	Kihei	Hawaii	96753
Pukalani Terrace	5501 Pukalani St	Pukalani	Hawaii	96768
Wailuku	2105 Main St	Wailuku	Hawaii	96793

**MOLOKAI BRANCH**

Kaunakakai	20 B Ala Malama St	Kaunakakai	Hawaii	96748
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**SOUTH PACIFIC BRANCHES**

American Samoa Centennial	PO Box 69	Pago Pago	American Samoa	96799
Pavaia'i	PO Box 69	Pago Pago	American Samoa	96799
Tafuna	PO Box 69	Pago Pago	American Samoa	96799

**WEST PACIFIC BRANCHES**

Chalan Kanoa	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
Garapan	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
Koror	PO Box 340	Koror	Republic of Palau	96940

**GUAM BRANCHES**

Hagatna	134 W Soledad Ave	Hagatna	Guam	96910
Harmon	1340-C N Marine Corps Dr	Tamuning	Guam	96913
ISB Pay-Less Micronesia Mall	1088 W Marine Corps Dr, Ste 180	Dededo	Guam	96929
Pay-Less Oka Instore	291 Farenholt Ave	Tamuning	Guam	96913
Pay-Less Yigo Instore	525 Chalan Ramon Haya	Yigo	Guam	96929
Tamuning	683 S Marine Corps Dr	Tamuning	Guam	96913

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**Directory of State-Chartered Banks**

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**CENTRAL PACIFIC BANK**

220 South King Street  
Honolulu, Hawaii 96813  
(PO Box 3590, Honolulu, HI 96811-3590)  
Tel (808) 544-0500 (Oahu)  
Tel (800) 342-8422 (Neighbor Islands)  
Fax (808) 531-2875  
Website: [www.centralpacificbank.com](http://www.centralpacificbank.com)  
Email: [info@centralpacificbank.com](mailto:info@centralpacificbank.com)

**Ronald K. Migita**, Chairman of the Board, President and Chief Executive Officer; **Blenn A. Fujimoto**, Vice Chairman of the Bank - Hawaii Market; **Dean K. Hirata**, Vice Chairman of the Bank and Chief Financial Officer; **Denis K. Isono**, Executive Vice President of Operations & Services; **Curtis Chinn**, Executive Vice President and Chief Risk Officer; **Karen K. Street**, Executive Vice President & Director of Human Resources.

Statement of Condition as of December 31, 2008  
(Dollar amounts in thousands)

**Total Assets \$5,422,926**

**Total Capital \$613,917**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	220 S King St	Honolulu	Hawaii	96813
Beretania	1338 S Beretania St	Honolulu	Hawaii	96814
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Hawaii Kai	6600 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Kahala Instore	1173 21st Ave	Honolulu	Hawaii	96816
Kahala Mall	4211 Waialae Ave	Honolulu	Hawaii	96816
Kaheka Instore	801 Kaheka St	Honolulu	Hawaii	96814
Kailua	419 Kuulei Rd	Kailua	Hawaii	96734
Kailua Instore	345 Hahani St	Kailua	Hawaii	96734
Kaimuki	3465 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2024 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Windward	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	830 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814

**Directory of State-Chartered Banks**

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**(Central Pacific Bank – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kapolei	680 Kamokila Blvd	Kapolei	Hawaii	96707
Keeaumoku	818 Keeaumoku St	Honolulu	Hawaii	96814
Mapunapuna	960 Mapunapuna St	Honolulu	Hawaii	96819
McCully	2002 S King St	Honolulu	Hawaii	96826
Mililani	95-720 Lanikuhana Ave	Mililani	Hawaii	96789
Moiiliili	2615 S King St	Honolulu	Hawaii	96826
Pearl City Instore	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Highlands	1030 Makolu St	Pearl City	Hawaii	96782
Pearlridge	98-150 Kaonohi St	Aiea	Hawaii	96701
Royal Kunia Instore	94-615 Kupuohi St	Waipahu	Hawaii	96797
Wahiawa	935 California Ave	Wahiawa	Hawaii	96786
Waikiki	105 Uluniu Ave	Honolulu	Hawaii	96815
Waikiki Shopping Plaza	2250 Kalakaua Ave	Honolulu	Hawaii	96815
Waimalu	98-1247 Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797
Ward	505 Ward Ave	Honolulu	Hawaii	96814

**HAWAII BRANCHES**

Hilo	525 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1010 Henry St	Kailua-Kona	Hawaii	96740

**KAUAI BRANCH**

Lihue	4364 Rice St	Lihue	Hawaii	96766
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**MAUI BRANCHES**

Kahului	85 W Kaahumanu Ave	Kahului	Hawaii	96732
Kihei	207 Piikea Ave, Ste 6-63	Kihei	Hawaii	96753
Lahaina	355 Keawe St	Lahaina	Hawaii	96767
Maui Financial Center	33 Lono Ave, Ste 400	Kahului	Hawaii	96732
Wailuku	2061 Wells St	Wailuku	Hawaii	96793

**Directory of State-Chartered Banks**

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(Central Pacific Bank – cont.)

<u>KAUAI LOAN CENTER</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Lihue	4373 Rice St	Lihue	Hawaii	96766

**CALIFORNIA LOAN CENTERS**

Newport Beach	100 Bayview Cr, Ste 3200	Newport Beach	California	92660
Pasadena	800 E Colorado Blvd, Ste 560	Pasadena	California	91101
Roseville	1420 Rocky Ridge Ct, Ste 250	Roseville	California	95661
San Diego	16870 West Bernardo Dr, Ste 360	San Diego	California	92127

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**Directory of State-Chartered Banks**

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**FIRST HAWAIIAN BANK**

999 Bishop Street  
Honolulu, Hawaii 96813  
(PO Box 3200, Honolulu, HI 96847-0001)  
Tel (808) 525-6340  
Website: [www.fhb.com](http://www.fhb.com)

**Donald G. Horner**, Chairman and Chief Executive Officer; **Albert M. Yamada**, Vice Chairman and Chief Financial Officer; **Gary L. Caulfield**, Vice Chairman; **Robert S. Harrison**, Vice Chairman and Chief Risk Officer; **Raymond S. Ono**, Vice Chairman; **Robert T. Fujioka**, Vice Chairman and Chief Lending Officer; **Anthony R. Guerrero, Jr.**, Vice Chairman; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Robin S. Midkiff**, Executive Vice President; **Edward Y.W. Pei**, Executive Vice President and Group Manager; **Brandt G. Farias**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Corbett A.K. Kalama**, Executive Vice President and Regional Manager; **Alan H. Arizumi**, Executive Vice President and Division Manager; **Steve J. Williams**, Executive Vice President and Regional Manager; **Kristi L. Maynard**, Executive Vice President, Division Manager and Treasurer; **Melvin W.Y. Mow**, Executive Vice President and Chief Credit Officer; **Iris Y. Matsumoto**, Senior Vice President.

Statement of Condition as of December 31, 2008  
(Dollar amounts in thousands)

**Total Assets \$12,841,847**

**Total Capital \$2,453,642**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	999 Bishop St	Honolulu	Hawaii	96813
Aina Haina	Aina Haina Shopping Ctr, 820 Hind Dr	Honolulu	Hawaii	96821
Chinatown	2 N King St	Honolulu	Hawaii	96817
Eaton Square	438 Hobron Ln	Honolulu	Hawaii	96815
Ewa Beach	91-919 Fort Weaver Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-135 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7110 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Hickam AFB	30 Hickam Ct #1	Honolulu	Hawaii	96818
Kahala	1348 Hunakai St	Honolulu	Hawaii	96816
Kahuku	56-565 Kamehameha Hwy	Kahuku	Hawaii	96731
Kailua	705 Kailua Rd	Kailua	Hawaii	96734
Kaimuki	3599 Waiialae Ave	Honolulu	Hawaii	96816
Kalihi	2250 N King St	Honolulu	Hawaii	96819
Kaneohe	45-480 Kaneohe Bay Dr, Bldg H	Kaneohe	Hawaii	96744
Kaneohe Bay	46-047 Kamehameha Hwy	Kaneohe	Hawaii	96744

**Directory of State-Chartered Banks**

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**(First Hawaiian Bank – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96815
Kapahulu Market	888 Kapahulu Ave	Honolulu	Hawaii	96816
Kapiolani	1580 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	590 Farrington Hwy	Kapolei	Hawaii	96707
King-Liliha	445 N King St	Honolulu	Hawaii	96817
Liliha	1420 Liliha St	Honolulu	Hawaii	96817
Makiki	1111 S Beretania St	Honolulu	Hawaii	96814
Manoa	2764 Woodlawn Dr	Honolulu	Hawaii	96822
Mililani	95-390 Kuahelani Ave, Bldg 4-J	Mililani	Hawaii	96789
Moanalua	1000 Mapunapuna St	Honolulu	Hawaii	96819
Pearl City	890 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-1071 Moanalua Rd	Aiea	Hawaii	96701
Sand Island	120 Sand Island Access Rd	Honolulu	Hawaii	96819
Schofield	Schofield Barracks Bldg 3321	Wahiawa	Hawaii	96857
University	2411 S King St	Honolulu	Hawaii	96826
Wahiawa	730 California Ave	Wahiawa	Hawaii	96786
Waianae	86-020 Farrington Hwy	Waianae	Hawaii	96792
Waikiki	2181 Kalakaua Ave	Honolulu	Hawaii	96815
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797
Ward	250 Ward Ave, Ste 140	Honolulu	Hawaii	96814

**HAWAII BRANCHES**

Hilo	1205 Kilauea Ave	Hilo	Hawaii	96720
Honokaa	45-3538 Mamane St at Kika St	Honokaa	Hawaii	96727
Kamehameha	120 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	67-1189 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kealahou	81-6626 Mamalahoa Hwy	Kealahou	Hawaii	96750
Kona	74-5593 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	Government Main Rd	Pahoa	Hawaii	96778
Waikoloa	68-1845 Waikoloa Rd	Waikoloa	Hawaii	96738

**Directory of State-Chartered Banks**

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**(First Hawaiian Bank – cont.)**

<u>KAUAI BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hanapepe-Eleele	Eleele Shopping Ctr, 4469 Waialo Rd	Eleele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Koloa	Hawaii	96756
Kukui Grove	3-2600 Kaumualii Hwy, Ste 1023	Lihue	Hawaii	96766
Lihue	4423 Rice St	Lihue	Hawaii	96766
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	4525 Panako Rd	Waimea	Hawaii	96796

**LANAI BRANCH**

Lanai	644 Lanai Ave	Lanai	Hawaii	96763
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**MAUI BRANCHES**

Kahului	20 W Kaahumanu Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, Ste 28	Kihei	Hawaii	96753
Lahaina	215 Papalaua St	Lahaina	Hawaii	96761
Napili	5095 Napilihau St	Lahaina	Hawaii	96761
Pukalani	67 Makawao Ave	Pukalani	Hawaii	96768
Wailea	161 Wailea Ike Pl, Ste A-101	Wailea	Hawaii	96753
Wailuku	27 Market St	Wailuku	Hawaii	96793

**PACIFIC ISLANDS BRANCHES**

Dededo	Compadres Mall, 562 Harmon Loop Rd	Dededo	Guam	96929
Maite	400 Route 8	Mongmong	Guam	96910
Tamuning	645 Route 1 South Marine Corps Dr	Tamuning	Guam	96913
Gualo Rai	Gualo Rai Commercial Ctr	Gualo Rai	Saipan, MP	96950
Oleai	Oleai Ctr, Beach Rd	Chalan Laulau	Saipan, MP	96950

**CAYMAN ISLANDS BRANCH**

Grand Cayman	c/o Close Brothers (Cayman) Limited P.O. Box 1034 Harbour Place, 4 <sup>th</sup> Floor 103 South Church Street	Grand Cayman	Cayman Islands	KY1-1102
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**Directory of State-Chartered Banks**

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**OHANA PACIFIC BANK**

1357 Kapiolani Boulevard, Suite 102

Honolulu, Hawaii 96814

Tel (808) 237-6551

Fax (808) 237-6555

Website: [www.ohanapacificbank.com](http://www.ohanapacificbank.com)

Email: [customer.service@ohanapacificbank.com](mailto:customer.service@ohanapacificbank.com)

**Wayne Miyao**, Chairman of the Board; **Woon S. Hyun**, President and Chief Executive Officer; **Robert Kamemoto**, Executive Vice President and Chief Credit Officer; **Helen Kwok**, Executive Vice President and Chief Financial Officer.

Statement of Condition as of December 31, 2008

(Dollar amounts in thousands)

**Total Assets \$67,497**

**Total Capital \$9,764**

**PACIFIC RIM BANK**

Two Waterfront Plaza

500 Ala Moana Boulevard, Suite 2A

Honolulu, Hawaii 96813

Tel (808) 585-9600

Toll Free (866) 595-9600

Fax (808) 457-3910

Website: [www.pacificrimbank.com](http://www.pacificrimbank.com)

Email: [info@pacificrimbank.com](mailto:info@pacificrimbank.com)

**Austin Imamura**, Chairman of the Board and Chief Executive Officer; **Thomas Ritchie**, Vice Chairman; **Michael Sasaki**, Senior Vice President, Secretary, and Chief Financial Officer; **Lawrence Miwa**, Senior Vice President; **Melvin Tanaka**, Senior Vice President.

Statement of Condition as of December 31, 2008

(Dollar amounts in thousands)

**Total Assets \$123,299**

**Total Capital \$11,516**

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**Directory of Interstate Banks**

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**BANK OF THE ORIENT**

**Administrative Office**

233 Sansome Street, 12<sup>th</sup> Floor  
San Francisco, California 94104  
Tel (415) 338-0890  
Fax (800) 881-2686

**Honolulu Office**

765 Bishop Street  
Honolulu, Hawaii 96813  
Tel (808) 543-3700

Website: [www.bankorient.com](http://www.bankorient.com)

**Paul Leung** - Vice President/Hawaii Branch Manager

**Ernest L. Go**, Chairman of the Board and Chief Executive Officer; **John Ng**, President and Chief Operating Officer; **Carl Andersen**, Senior Vice President and Chief Financial Officer; **Yvonne Go**, Senior Vice President and Chief Administrative Officer; **Brock Williamson**, Senior Vice President and Chief Credit Officer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Principal	765 Bishop St	Honolulu	Hawaii	96813
Manoa	2851 E Manoa Rd	Honolulu	Hawaii	96822

**HOMESTREET BANK**

**Administrative Office**

2000 Two Union Square  
601 Union Street  
Seattle, Washington 98101  
Tel (206) 623-3050

**Honolulu Office**

2 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 537-9404  
Fax (808) 538-1986

Website: [www.homestreetbank.com](http://www.homestreetbank.com)

**Gerald Tanaka** - Hawaii Production Regional Manager  
**Mona Choy-Beddow** - Hawaii Retail Banking Regional Manager

**Bruce W. Williams**, Chairman of the Board and Chief Executive Office; **Joan L. Enticknap**, President and Chief Operating Officer; **Debra L. Johnson**, Executive Vice President and Chief Financial Officer; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

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**Directory of Interstate Banks**

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**(HomeStreet Bank – cont.)**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	2 S King St	Honolulu	Hawaii	96813
Pearl City	98-1258 Kaahumanu St, Ste 104	Pearl City	Hawaii	96782

**HAWAII BRANCH**

Hilo Branch & Home Loan	111 Aupuni St, Ste 102	Hilo	Hawaii	96720
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**OAHU MORTGAGE CENTER**

Honolulu Lending	1221 Kapiolani Blvd, Ste 644	Honolulu	Hawaii	96814
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**MAUI MORTGAGE CENTER**

Kahului Home Loan	285 W Kaahumanu Ave, Ste 201	Kahului	Hawaii	96732
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**PHILIPPINE NATIONAL BANK**

**Honolulu Agency**

33 South King Street, Suite 109

Honolulu, Hawaii 96813

Tel (808) 521-1493

Fax (808) 533-2842

Email: [pnb.honolulu@hawaiiantel.net](mailto:pnb.honolulu@hawaiiantel.net)

**Hermelo Y. Parot** - General Manager

**Florencia G. Tariela**, Chairman of the Board; **Omar Byron T. Mier**, Vice Chairman, President and Chief Executive Officer; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Carmen G. Huang**, Executive Vice President, Chief Financial Officer, and Chief of Staff; **Cynthia V. Javier**, Executive Vice President (Global Technology); **Renato A. Castillo**, Executive Vice President (Business Development); **Alvin C. Go**, Senior Vice President and Chief Legal Counsel; **Maria Paz D. Lim**, Senior Vice President and Treasurer; **Carmela A. Pama**, Senior Vice President and Chief Risk Officer.

**BANK OF THE FEDERATED STATES OF MICRONESIA**

**Hawaii Intra-Pacific Branch**

2615 South King Street, Suite A-203

Honolulu, Hawaii 96826

Tel (808) 941-1226/1227

Fax (808) 941-1001

Email: [bofsmhawaiibranch@bofsm.fm](mailto:bofsmhawaiibranch@bofsm.fm)

**Yokorihda Keller** - Operations Manager

**Larry Adams**, Chairman of the Board; **Robert M. De Courteney**, President and Chief Executive Officer; **Eric Nesheim**, Senior Vice President and Chief Operating Officer; **Patrick Mackenzie**, Vice President and Head of Branch Banking.

**TRADE ASSOCIATION**

**Hawaii Financial Services Association, Inc.**

c/o Marvin S. C. Dang, Esq.  
Executive Director  
PO Box 4109  
Honolulu, Hawaii 96812-4109  
Tel (808) 521-8521  
Fax (808) 521-8522  
Email: dangm@aloha.net

**OFFICERS**

**LLOYD KIMURA**  
President  
(Maui Industrial Loan & Finance Co., Inc.)

**ALVIN TANAKA**  
Vice President  
(American General Financial Services of Hawaii, Inc.)

**MARVIN S. C. DANG, ESQ.**  
Executive Director/Secretary/Treasurer/Attorney

**FEDERAL REGULATORY AGENCIES**

**Federal Deposit Insurance Corporation<sup>1</sup>**  
San Francisco Regional Office  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105  
Tel (415) 546-0160  
Toll Free (800) 756-3558  
Website [www.fdic.gov](http://www.fdic.gov)

Truth in Lending<sup>2</sup>  
**Federal Trade Commission**  
Western Region – San Francisco Regional Office  
901 Market Street, Suite 570  
San Francisco, California 94103  
Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)  
Website [www.ftc.gov](http://www.ftc.gov)

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<sup>1</sup> For depository financial services loan companies.

<sup>2</sup> For nondepository financial services loan companies.

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**Directory of Depository Financial Services Loan Companies**

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**FINANCE FACTORS, LIMITED**

1164 Bishop Street, Suite 300  
Honolulu, Hawaii 96813  
(PO Box 3979, Honolulu, HI 96812-3979)  
Tel (808) 522-2000  
Toll free from neighbor islands: 1-800-648-7136  
Fax (808) 548-4936  
Website: [www.financefactors.com](http://www.financefactors.com)  
Email: [info@financefactors.com](mailto:info@financefactors.com)

**Daniel B. T. Lau**, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer; **Neal Kanda**, Executive Vice President and Chief Financial Officer; **David Kamimura**, Executive Vice President and Chief Lending Officer; **Sam Yee**, Senior Vice President and General Counsel; **Alvin Ige**, Senior Vice President and Commercial Loan Manager.

Statement of Condition as of December 31, 2008  
(Dollar amounts in thousands)

**Total Assets \$690,233**

**Total Capital \$64,365**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Downtown	1164 Bishop St	Honolulu	Hawaii	96813
Kahala	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	602 Kailua Rd, Ste 103	Kailua	Hawaii	96734
Kalihi	1620 N School St, Suite 142	Honolulu	Hawaii	96817
Kapahulu	2927 Kapiolani Blvd	Honolulu	Hawaii	96826
Kapiolani	1600 Kapiolani Blvd, Ste 109	Honolulu	Hawaii	96814
Liliha	1808 Liliha St	Honolulu	Hawaii	96817
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
 <u>HAWAII BRANCHES</u>				
Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Keauhou-Kona	78-6831 Alii Dr, Ste H-1	Kailua-Kona	Hawaii	96740
 <u>KAUAI BRANCH</u>				
Lihue	4393 Kukui Grove St, Ste 101	Lihue	Hawaii	96766

**Directory of Depository Financial Services Loan Companies**

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**(Finance Factors, Limited – cont.)**

<u>MAUI BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	140 Hoohana St, Ste 111	Kahului	Hawaii	96732

**HAWAII MORTGAGE CENTER**

Hilo Mortgage Center	427 Kilauea Ave, Ste B-10B	Hilo	Hawaii	96720
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**MAUI MORTGAGE CENTER**

Maui Mortgage Center	140 Hoohana St, Ste 113	Kahului	Hawaii	96732
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**GUAM MORTGAGE CENTER**

Guam Mortgage Center	339 Chalan San Antonio, Ste 100	Tamuning	Guam	96913
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**AMERICAN GENERAL FINANCIAL SERVICES OF HAWAII, INC.**

94-1040 Waipio Uka Street, Suite 7  
Waipahu, Hawaii 96797  
Tel (808) 671-5664

**Alvin Tanaka** - District Manager

**James R. Simmerman**, President and Director; **Donald R. Breivogel, Jr.**, Senior Vice President, Chief Financial Officer, and Director; **Alvin Tanaka**, Director; **Bradford Borchers**, Executive Vice President; **Thomas D. Graber**, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Waipahu (Principal) – 11008850	94-1040 Waipio Uka St, Ste 7	Waipahu	Hawaii	96797
Honolulu – 11008150	555 N King St, Bldg A, Sp 106	Honolulu	Hawaii	96817
Kaneohe – 11008250	46-028 Kawa St, Ste A-9	Kaneohe	Hawaii	96744
Pearl City – 11008350	98-1268 Kaahumanu St, Ste C-04	Pearl City	Hawaii	96782

**HAWAII BRANCH**

Hilo – 11008149	395 Kilauea Ave, Unit B-3	Hilo	Hawaii	96720
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**MAUI BRANCH**

Kahului – 11008175	250 Alamaha St, Ste N-15	Kahului	Hawaii	96732
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**BENEFICIAL HAWAII INC.**

94-050 Farrington Highway, Suite B 1-3  
Waipahu, Hawaii 96797  
Tel (808) 678-3493  
Fax (808) 678-3837  
Website: [www.beneficial.com](http://www.beneficial.com)

**Nanci J. Morrison**, Vice President - District Sales Manager

**Kathryn Madison**, President and Director; **Carin Rodemoyer**, Vice President and Controller; **Loretta Abrams**, Vice President and Secretary; **Daniel Anderson**, Vice President and Treasurer; **Suzette Ervin**, Vice President; **Gregory Zeeman**, Vice President.

**Directory of Nondepository Financial Services Loan Companies**

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**CPB REAL ESTATE, INC.**

220 South King Street, Suite 550  
Honolulu, Hawaii 96813  
Tel (808) 544-0500  
Fax (808) 544-0574

**Ronald Migita**, President, Chief Executive Officer and Chairman of the Board; **Blenn Fujimoto**, Vice Chairman; **Dean Hirata**, Vice Chairman and Chief Financial Officer; **Denis Isono**, Executive Vice President; **Curtis Chinn**, Executive Vice President.

**CITIFINANCIAL, INC.**

(a Hawaii Corporation)  
197 South Hotel Street  
Honolulu, Hawaii 96813  
Tel (808) 531-2569  
Website: [www.Citifinancial.com](http://www.Citifinancial.com)

**Rick Wong, William Brune, and James W. Schneider** – District Managers

**James W. Schneider**, President; **Linda S. Davis**, Vice President and Secretary; **Edward J. Schneider**, Treasurer; **William B. Brune**, Vice President; **Teresa M. Baer**, Assistant Secretary.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Principal	197 S Hotel St	Honolulu	Hawaii	96813
720012	1286 Kalani St, Ste 109	Honolulu	Hawaii	96817
720013	45-1117 Kamehameha Hwy, Ste 103	Kaneohe	Hawaii	96744
720014	98-199 Kamehameha Hwy, Ste A-1	Aiea	Hawaii	96701
720015	94-866 Moloalo St, Ste D-2	Waipahu	Hawaii	96797
720016	935 California Ave, Ste B-13	Wahiawa	Hawaii	96786
720035	95-1249 Meheula Pky, Ste B-7	Mililani	Hawaii	96789
720036	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
720038	2153 N King St, Ste 109	Honolulu	Hawaii	96819
720039	890 Kamokila Blvd, Ste 130	Kapolei	Hawaii	96707
720041	2320 S King St	Honolulu	Hawaii	96826
720043	116 Hekili St, Ste 104	Kailua	Hawaii	96734
720051	91-1001 Kaimalie St, Ste 103	Ewa Beach	Hawaii	96706

**Directory of Nondepository Financial Services Loan Companies**

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**(CitiFinancial, Inc. – cont.)**

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
720018	315 Makaala St, Ste 112	Hilo	Hawaii	96720
720026	75-5660 Kopiko St, Ste D-2	Kailua-Kona	Hawaii	96740
720037	220 Kamehameha Ave	Hilo	Hawaii	96720
 <u>KAUAI BRANCH</u>				
720044	4370 Kukui Grove St, Ste 104	Lihue	Hawaii	96766
 <u>MAUI BRANCHES</u>				
720042	333 Dairy Rd, Ste 101-B	Kahului	Hawaii	96732
720045	2580 Kekaa Dr, Ste 108	Lahaina	Hawaii	96761

**COUNTRYWIDE HOME LOANS, INC.**

55 Merchant Street, Suite 1620  
Honolulu, Hawaii 96813  
Tel (808) 275-8900  
Email: customers@countrywide.com

**Jack Schakett** – President, Chief Executive Officer and Director

**Jack Schakett**, President, Chief Executive Officer and Director; **Mark Elbaum**, Senior Managing Director and Chief Financial Officer; **Sandor Samuels**, Executive Managing Director, Chief Legal Officer and Assistant Secretary.

**FHL LEASE HOLDING COMPANY, INC.**

1580 Kapiolani Boulevard, 3<sup>rd</sup> Floor  
Honolulu, Hawaii 96814  
Tel (808) 943-4905  
Fax (808) 943-4975

**Donald G. Horner**, Chairman of the Board; **Robert T. Fujioka**, Chief Executive Officer; **Keethe T. Koyanagi**, President; **Albert M. Yamada**, Treasurer; **William E. Atwater, III**, Secretary; **Brian Y. C. Lau**, Senior Vice President; **Pamela R. Fern**, Vice President; **Manuel T. Valbuena**, Vice President; **Jeffrey K. Inouye**, Assistant Vice President; **Gordon M. Uechi**, Assistant Secretary; **Lisa J. Noguchi**, Assistant Vice President.

**HONOWAII INVESTMENT CO., LTD.**

Davies Pacific Center  
841 Bishop Street, Suite 1515  
Honolulu, Hawaii 96813  
Tel (808) 447-9323  
Fax (866) 646-6959

**Jason K. Lau**, President and Treasurer; **Deborah Y. L. Lau**, Secretary and Manager.

**HOUSE OF FINANCE, INC.**

1810 North King Street, Suite A  
Honolulu, Hawaii 96819  
Tel (808) 847-8493  
Fax (808) 847-8747  
Email: roland@hofhawaii.com

**Roland C. Casamina**, President and Chief Executive Officer; **Evelyn Casamina**, Vice President and Secretary; **Marsha Kamanao**, Assistant Vice President – Operations; **Matthew Casamina**, Assistant Vice President - Production.

**KAUAI ISLAND FINANCE, INC.**

2973 Umi Street  
Lihue, Hawaii 96766  
Tel (808) 245-6968  
Fax (808) 246-0141

**Richard K. Maeda**, President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Wayne R. Ellis**, Vice President; **John Uyeno**, Secretary; **Roy Tanaka**, Treasurer.

**MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.**

140 North Market Street, Suite 201  
Wailuku, Hawaii 96793  
Tel (808) 244-9143  
Fax (808) 244-1375

**Lloyd Y. Kimura**, President, Secretary, Treasurer and Director.

**MORGAN STANLEY CREDIT CORPORATION**

1001 Bishop Street, Suite 1600

Honolulu, Hawaii 96813

Tel (800) 767-7282

Fax (605) 371-5920

Email: creditcustserv@morganstanleycredit.com

**Gwen Pacarro** - Manager

**Ralph Melbourne**, President and Director; **Kevin Norris**, Vice President and Director; **Anita Rios**, Treasurer; **Michael J. Gillespie**, Vice President and Chief Financial Officer; **Stergios Theologides**, Secretary.

**MUTUAL FINANCE COMPANY, LIMITED**

1165 Bethel Street, 2<sup>nd</sup> Floor

Honolulu, Hawaii 96813

Tel (808) 539-9777

Fax (808) 521-2714

**Franklin M. Tokioka**, Chairman; **Franklin M. Tokioka II**, President; **Davadass Ramadass**, Executive Vice President; **John Popovich**, Vice President; **Arthur Shida**, Secretary; **Michael Kato**, Treasurer; **Lily Narusawa**, Assistant Secretary.

**O. S. MEYER, LIMITED**

**(dba First Finance Company of Molokai)**

R. W. Meyer Building, Hio Place, Room 1

PO Box 615

Kaunakakai, Hawaii 96748

Tel (808) 553-5545

Fax (808) 553-8415

Email: fcomkk@aloha.net

**Peter Cockett** - Manager

**Peter Cockett**, President and Director; **Eric Stack**, Vice President; **Wilma Souza**, Secretary; **Gayle Cosier**, Assistant Secretary; **Meyer Cummins**, Treasurer; **Elizabeth Cockett**, Ex-Officio.

**SAFETY LOAN COMPANY, LTD.**

2065 South King Street, Room 105  
Honolulu, Hawaii 96826  
Tel (808) 946-4894  
Fax (808) 946-2077

**Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President; **Wesley Nakamura**, Vice President; **Walter Okada**, Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	2065 S King St, Rm 105	Honolulu	Hawaii	96826
Kalihi	2255 N School St	Honolulu	Hawaii	96819

**WELLS FARGO FINANCIAL HAWAII, INC.**

719 Kamehameha Hwy, Ste C-300  
Pearl City, Hawaii 96782  
Tel (808) 455-5234  
Fax (808) 455-4285  
Website: [www.wellsfargofinancial.com](http://www.wellsfargofinancial.com)

**Leonard P.R. Fernandes** - District Manager

**Reed W. Ramsay**, President and Director; **Dean R. Anderson**, Vice President & Director; **Bruce A. Miller**, Vice President & Director; **Gary M. Poetting**, Vice President, Secretary & Director; **Patrick P.L. Tom**, Vice President & Director; **Daniel D. Clute**, Treasurer.

**TRADE ASSOCIATION**

**Hawaii Credit Union League**

1654 South King Street  
Honolulu, Hawaii 96826-2097  
Tel (808) 941-0556  
Fax (808) 945-0019  
Email: info@hcul.org

**OFFICERS**

DENNIS TANIMOTO  
President

PAMELA DIVITO-PAIAINA  
Vice President

WENDY KISHIDA  
Association Services Manger

REED KANO  
Finance Manager

TRACY AIWOHI  
Executive Assistant

MICHAEL LEACH  
Legislative & Regulatory Affairs Manager

**CREDIT UNION ADVISORY BOARD**

WAYNE M. SHINTANI  
Chairperson

GWEN YAMAMOTO LAU  
City & County of Honolulu

GAY L. MATHEWS  
Hawaii County

GARY S. FUKUROKU  
Maui County

TIMOTHY L. ALBAO  
Kauai County

**FEDERAL CREDIT UNION REGULATORY AGENCY**

**National Credit Union Administration**

Region V - Tempe  
1230 West Washington Street, Suite 301  
Tempe, Arizona 85281  
Tel (602) 302-6000  
Fax (602) 302-6024  
Website [www.ncua.gov](http://www.ncua.gov)

**HAWAII CENTRAL CREDIT UNION**

681 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 536-3677  
Fax (808) 531-7048  
Website: [www.hccu.info](http://www.hccu.info)

**Moses Lum Hoy**, Chairman of the Board; **Gwen Yamamoto Lau**, President and General Manager; **Mack Lee**, First Vice President; **Dennis Ihara**, Second Vice President; **Kristine Westmoreland**, Secretary; **Federick Tsuda**, Treasurer.

**OAHU ONE CREDIT UNION**

2219 Pauoa Road  
Honolulu, Hawaii 96813  
Tel (808) 521-6727  
Fax (808) 545-2978  
Email: [general@oahuonecu.org](mailto:general@oahuonecu.org)

**Thomas F. Seu**, Chairman of the Board; **Thomas W. Metcalf**, Vice Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer; **Bart M. Saxton**, General Manager.

**TRADE ASSOCIATION**

**Escrow Association of Hawaii**

c/o 1100 Alakea Street, Suite 501  
Honolulu, Hawaii 96813  
Tel (808) 532-2977  
Fax (808) 951-6995

**OFFICERS**

**DENISE KAEHU**  
President  
(Hawaii Escrow & Title, Inc.)

**DENNIS CHING**  
Vice President  
(Hawaii Escrow & Title, Inc.)

**JAMES PIETSCH**  
Treasurer  
(Title Guaranty Escrow Services, Inc.)

**FRANCES GOO**  
Secretary  
(Guardian Escrow Services, Inc.)

**Directory of Escrow Depositories**

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**FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.**

201 Merchant Street, Suite 2100

Honolulu, Hawaii 96813

Tel (808) 536-0404

Fax (808) 536-1082

Email: matt.fortier@fnf.com or kent.pelt@fnf.com

**Raymond R. Quirk**, Chairman of the Board and Chief Executive Officer; **Matt Fortier**, President; **Dale Hastie**, Vice President; **Kent D. Pelt**, Vice President, Title Operations Manager and General Counsel; **Ann Fukuzaki**, Vice President and Administrative Escrow Manager.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	201 Merchant St, Ste 2100	Honolulu	Hawaii	96813
Kailua	609 Kailua Rd, Ste 204	Kailua	Hawaii	96734

**MAUI OFFICES**

Lahaina	181 Lahainaluna Rd, Ste A	Lahaina	Hawaii	96761
Upcountry	8 Kiopa'a St, Ste 103	Pukalani	Hawaii	96768
Wailea	161 Wailea Ike Pl, Ste A-102	Wailea	Hawaii	96753

**FIRST AMERICAN TITLE COMPANY, INC.**

1177 Kapiolani Boulevard

Honolulu, Hawaii 96814

Tel (808) 536-3866

Fax (808) 545-6187

Toll free (800) 842-0835

Website: [www.firstam.com](http://www.firstam.com)

Email: famhawaii@firstam.com

**Joseph L. Dwight IV**, Chief Executive Officer, President and Director; **Patsy K. Saiki**, Senior Vice President, Secretary and Treasurer; **Neville Bowler**, Vice President; **Kathleen Mizusawa**, Assistant Vice President; **Mark Sachau**, Director; **Steven Bramble**, Director.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Principal	1177 Kapiolani Blvd	Honolulu	Hawaii	96814
TOPA (Downtown Honolulu)	700 Bishop St, Ste 110	Honolulu	Hawaii	96813
Kunia	94-673 Kupuohi St, Ste C-206	Waipahu	Hawaii	96797
Pearlridge	98-1005 Moanalua Rd, Ste 841	Aiea	Hawaii	96701

**Directory of Escrow Depositories**

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**(First American Title Company, Inc. - cont.)**

**HAWAII OFFICES**

Hilo	1438 Kilauea Ave, Ste 1	Hilo	Hawaii	96720
Kona	75-5813 Alii Dr, Ste A	Kailua-Kona	Hawaii	96740

**FIRST HAWAII TITLE CORPORATION**

City Financial Tower  
201 Merchant Street, Suite 2000  
Honolulu, Hawaii 96813  
Tel (808) 521-3411  
Fax (808) 599-8792  
Website: [www.firsthawaii.com](http://www.firsthawaii.com)

**Lester G. L. Wong**, Chairman of the Board and President; **Lynn Matsushima**, Vice President, Secretary, and Treasurer.

**OAHU OFFICE**                      **ADDRESS**                      **CITY**                      **STATE**                      **ZIP CODE**

Principal	201 Merchant St, Ste 2000	Honolulu	Hawaii	96813
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**HAWAII OFFICES**

Kamuela	65-1291 Kawaihae Rd, Ste 102	Kamuela	Hawaii	96743
Kona	75-5722 Kuakini Hwy, Ste 210	Kailua-Kona	Hawaii	96740

**KAUAI OFFICE**

Princeville	5-4280 Kuhio Hwy, Ste B-201	Princeville	Hawaii	96722
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**MAUI OFFICES**

Kihei	310 Ohukai Rd, Ste 319	Kihei	Hawaii	96753
Lahaina	910 Honoapiilani Hwy, Ste 5	Lahaina	Hawaii	96761

**Directory of Escrow Depositories**

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**GUARDIAN ESCROW SERVICES, INC.**

2347 South Beretania Street, Suite 200

Honolulu, Hawaii 96826

Tel (808) 951-6991

Fax (808) 951-6995

Website: [www.guardianescrow.com](http://www.guardianescrow.com)

Email: [info@guardianescrow.com](mailto:info@guardianescrow.com)

**Frances H. Goo**, Chairman of the Board and President; **Edwards S. H. Goo**, Vice President; **Betsy S. Watanabe**, Secretary; **Augusta Hau**, Treasurer.

**HAWAII ESCROW & TITLE, INC.**

Administrative Office

1100 Alakea Street, Suite 501

Honolulu, Hawaii 96813

Tel (808) 532-2977

Fax (808) 531-1165

Website: [www.hetinc.com](http://www.hetinc.com)

Email: [info@hetinc.com](mailto:info@hetinc.com)

**Denise M. Kaehu**, President, Secretary, and Treasurer; **Brenda Cipriano-Critcher**, Vice President - Title; **Dennis Ching**, Vice President - Escrow; **Timothy Salisbury**, Director; **Marlene Texeira**, Chief Operations Officer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Principal	700 Bishop St, Ste 1600	Honolulu	Hawaii	96813
Alakea	1100 Alakea St, Ste 500	Honolulu	Hawaii	96813
 <u>HAWAII OFFICE</u>				
Kona	75-5870 Walua Rd, Ste 200	Kailua-Kona	Hawaii	96740
 <u>MAUI OFFICE</u>				
Maui	2580 Kekaa Dr, Ste 117	Lahaina	Hawaii	96761

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**Directory of Escrow Depositories**

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**HAWAII RESORT ESCROW, INC.**

810 Richards Street, Suite 770  
Honolulu, Hawaii 96813  
Tel (808) 536-3378

**Brenda K. Daniels**, President and Director; **David H. Flint, Esq.**, Vice President and Director; **Warren O. Wheeler, Esq.**, Vice President, Treasurer and Director; **Leo Rose III, Esq.**, Vice President, Secretary and Director; **Terry H. Sheindlin**, Hawaii Representative and Director.

**ISLAND TITLE CORPORATION**

1132 Bishop Street, Suite 400  
Honolulu, Hawaii 96813  
Tel (808) 531-0261  
Fax (808) 523-7499

**Jason Y. Chun**, Chairman of the Board, President and Chief Executive Officer; **Neal Takeuchi**, Senior Vice President; **Karen Andrews**, Vice President; **Neville Bowler**, Vice President; **Pauline Manijo**, Secretary; **Ross Kondo**, Vice President and Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Principal	1132 Bishop St, Ste 400	Honolulu	Hawaii	96813
Aiea	98-1277 Kaahumanu St, Suite 143	Aiea	Hawaii	96701
Diamond Head	614 Kapahulu Ave, Ste 101	Honolulu	Hawaii	96815
 <u>MAUI OFFICES</u>				
Kahului	33 Lono Avenue, Suite 310	Kahului	Hawaii	96732
Kihei	1325 South Kihei Rd, Ste 205	Kihei	Hawaii	96753

**OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.**

Pacific Guardian Center, Makai Tower  
733 Bishop Street, Suite 2700  
Honolulu, Hawaii 96813  
Tel (808) 566-0100  
Fax (808) 522-1378  
Website: [www.ortc.com](http://www.ortc.com)  
Email: [clago@ortc.com](mailto:clago@ortc.com)

**Rande K. Yeager**, Chief Executive Officer; **R. Wayne Shupe**, President; **Rick Dosa**, Executive Vice President and Corporate Counsel; **Carleton R. Lago**, Senior Vice President, Secretary and Assistant Treasurer; **Gary J. Horn**, Senior Vice President; **Julaine Souza**, Senior Vice President; **Patricia Yee**, Senior Vice President; **James A. Beaty**, Vice President and Controller; **Robin Kernutt**, Vice President and Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	733 Bishop St, Stes 2600 & 2700	Honolulu	Hawaii	96813
Aiea	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701
Haleiwa	66-250 Kamehameha Hwy, Ste D-101	Haleiwa	Hawaii	96712
Kahala	4211 Waialae Ave, Ste T-1	Honolulu	Hawaii	96816
Kailua	116 Hekili St, Ste 7	Kailua	Hawaii	96734
Kapolei	1001 Kamokila Blvd, Ste 130	Kapolei	Hawaii	96707

**HAWAII OFFICES**

Hilo	1437 Kilauea Ave, Ste 105	Hilo	Hawaii	96720
Kona	75-5722 Kuakini Hwy, Ste 108	Kailua-Kona	Hawaii	96720

**KAUAI OFFICE**

Kapaa	4-831 Kuhio Hwy, Ste 416	Kapaa	Hawaii	96746
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**MAUI OFFICES**

<u>MAUI OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	33 Lono Ave, Ste 195	Kahului	Hawaii	96732
Kihei	380 Huku Li'i Pl, Ste 207	Kihei	Hawaii	96753
Lahaina	10 Hoohui Rd, Ste 210	Lahaina	Hawaii	96761

**Directory of Escrow Depositories**

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**SECURITY TITLE CORPORATION**

1164 Bishop Street, Suite 1609  
Honolulu, Hawaii 96813  
Tel (808) 535-6000  
Fax (808) 532-7151  
Website: [www.stchawaii.com](http://www.stchawaii.com)

**David P. Palk**, Chairman of the Board, President and Secretary; **Rachel P. Romena**, Vice President; **Dina M. Young**, Treasurer.

**TITLE GUARANTY ESCROW SERVICES, INC.**

235 Queen Street  
Honolulu, Hawaii 96813  
Tel (808) 521-0211  
Fax (808) 521-0280  
Email: [main@tghawaii.com](mailto:main@tghawaii.com)

**David T. Pietsch, Jr.**, Chairman of the Board and President; **James W. Pietsch**, Executive Vice President; **Michael A. Pietsch**, Executive Vice President; **John Jubinsky**, Secretary; **Glen Ajimine**, Senior Vice President; **Mark Renschen**, Senior Vice President; **Matt Takata**, Senior Vice President; **Lorrin Hirano**, Senior Vice President; **Willard Haraguchi**, Senior Vice President; **Janet Lum Won**, Senior Vice President; **Lois Kawano**, Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	235 Queen St	Honolulu	Hawaii	96813
Hawaii Kai	6600 Kalaniana'ole Hwy, Ste 108	Hawaii Kai	Hawaii	96825
Kahala	4211 Waialae Ave, Ste 104	Honolulu	Hawaii	96816
Kailua	111 Hekili St	Kailua	Hawaii	96734
King Street	1350 S King St, Stes 105 & 110	Honolulu	Hawaii	96814
Mililani	95-1095 Ainamakua Dr, Ste 1	Mililani	Hawaii	96789
Pearlridge	98-151 Pali Momi St, Ste 115	Aiea	Hawaii	96701

**HAWAII OFFICES**

Hilo	450 Kilauea Ave	Hilo	Hawaii	96720
Kamuela	65-1230 Mamalahoa Hwy, Ste F101	Kamuela	Hawaii	96743
Keauhou	78-6831 Alii Dr, Ste B13B	Kailua-Kona	Hawaii	96740
Kona	75-170 Hualalai Rd, Ste C210	Kailua-Kona	Hawaii	96740

**Directory of Escrow Depositories**

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**(Title Guaranty Escrow Services, Inc. – cont.)**

<u>KAUAI OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Koloa	3417 E Poipu Rd, Ste 106B	Koloa	Hawaii	96756
Lihue	4414 Kukui Grove St, Ste 104	Lihue	Hawaii	96766
Princeville	5-4280 Kuhio Hwy, Ste G-202	Princeville	Hawaii	96722
 <u>MAUI OFFICES</u>				
Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Rd	Honokawai, Lahaina	Hawaii	96761
Wailea	161 Wailea Ike Place, C101, Ste 2	Wailea	Hawaii	96753

**Directory of Money Transmitters**

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**AGARAN, WENDELL P.  
(dba PesoEx)**

91-1137 Garton Street  
Ewa Beach, Hawaii 96706  
Tel (808) 681-5967  
Fax (808) 681-5967

**Wendell P. Agaran**, Owner.

**AMAZON PAYMENTS, INC.**

1200 12<sup>th</sup> Avenue South  
Seattle, Washington 98144  
Tel (866) 723-3202  
Fax (206) 266-6391

**Mark V. Stabingas**, President & Director; **Joseph Sirosh**, Vice President, Assistant Secretary & Director; **Matthew Swann**, Vice President & Director; **Sean Boyle**, Vice President, Secretary, and Treasurer; **Andrew R. Jassy**, Director; **Hilton S. Hewitt**, Assistant Secretary.

**AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.**

200 Vesey Street, MC: NY 49-02  
New York, New York 10285-4902  
Tel (212) 640-5100  
Fax (212) 640-9247

**Kenneth Chenault**, Chairman & Chief Executive Officer; **Louise Parent**, EVP & General Counsel; **Stephen Norman**, SVP & Secretary; **David Yowan**, Treasurer; **Daniel T. Henry**, EVP & Chief Financial Officer.

<u>HAWAII LOCATIONS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
American Express	677 Ala Moana Blvd, Ste 100	Honolulu	Hawaii	96813
Hilton Hawaiian Village	2005 Kalia Rd	Honolulu	Hawaii	96815
American Express Westin – Lahaina	2365 Kaanapali Parkway	Lahaina	Hawaii	96761

**ANH MINH MONEY TRANSFER, INC.**

9211 Bolsa Avenue, Suite 104  
Westminster, California 92683  
Tel (714) 893-4348  
Fax (714) 893-4290

**Lu Thanh Tran**, President and Director; **Trang Minh Tran**, Vice President and Director; **Kelsea Thi Dao**, Secretary and Director.

**BDO REMITTANCE (USA), INC.**  
**(formerly EXPRESS PADALA (USA), INC.)**

2365 South Azusa Avenue  
West Covina, California 91792  
Tel (626) 363-9800  
Fax (626) 363-9811

**Nestor V. Tan**, Chairman of the Board; **Rodolfo P. Aquino**, President & General Manager; **Harvey Wang**, Comptroller; **Benedict B. Beltran**, Compliance Officer.

**BPI EXPRESS REMITTANCE CORPORATION**

3550 Wilshire Boulevard, Suite 128  
Los Angeles, California 90010  
Tel (213) 380-9833  
Fax (213) 380-9835

**Gil Buenaventura**, Chairman of the Board; **Leonor Cayetano**, President and Managing Director; **Carlos Aquino**, Corporate Secretary.

**BLACKHAWK NETWORK CALIFORNIA, INC.**

6220 Stoneridge Mall Road  
Pleasanton, California 94588  
Tel (925) 226-9990  
Fax (925) 226-9083

**Talbott Roche**, President, Chief Executive Officer, and Director; **Jerry N. Ulrich**, Chief Financial Officer, Assistant Secretary, and Director; **Claire S. Roberts**, Chief Risk and Compliance Officer; **David E. Durant**, Group Vice President, Secretary, and Director.

**CHECKFREEPAY CORPORATION**

15 Sterling Drive  
Wallingford, Connecticut 06492  
Tel (203) 679-4400  
Fax (203) 679-4837

**Charles W. Sprague**, Chairman of the Board; **Thomas J. Hirsch**, Chief Financial Officer; **Paul D. Harrison**, Senior Vice President and General Manager; **Keven M. Madsen**, Treasurer; **Jenny Ricci O'Donnell**, Compliance Officer and Secretary.

**COINSTAR E-PAYMENT SERVICES INC.**

**(dba Coinstar Money Transfer)**

1800 114<sup>th</sup> Avenue SE  
Bellevue, Washington 98004  
Tel (425) 943-8000  
Fax (714) 690-8396

**Mohit Davar**, Director; **Stephen J. Verleye**, President and Director; **Robbin Lynn Ayers**, Vice President, Secretary, and Treasurer.

**CONTINENTAL EXCHANGE SOLUTIONS, INC.**

**(dba RIA Financial Services)**

**(dba Associated Foreign Exchange)**

13825 Cerritos Corporate Drive, Suite C  
Cerritos, California 90703  
Tel (562) 345-1834  
Fax (562) 345-1685

**Eric Mettemeyer**, Director; **Juan C. Bianchi**, Chief Executive Officer, President and Director; **Mehdi Mahdavi**, Chief Financial Officer and Treasurer; **William E. Waugh**, Assistant Secretary.

**CORDERO, ANN LOU S.**

**(dba Money Services Business)**

330 Hooohana Street, Suite B-11  
Kahului, Hawaii 96732  
Tel (808) 877-1559  
Fax (808) 877-9060

**Ann Lou S. Cordero**, Owner.

**DEAL FAIR-HAWAII ENTERPRISES, LTD.**

1315 North School Street  
Honolulu, Hawaii 96817  
Tel (808) 843-8545  
Fax (808) 545-4420

**Midasy O. Aisek**, President, Secretary, Treasurer, and Director; **Midasy Junior O. Aisek**, Vice President; **Rosario O. Aisek**, Chief Operating Officer.

**EASY REMITTANCE EXPRESS, LLC**

2046 North King Street, Unit 4  
Honolulu, Hawaii 96819  
Tel (808) 223-6075  
Fax (808) 681-8118

**Joel Tolentino**, Member; **Jane Tolentino**, Member.

**GALACE, VIRGINIA R.**  
**(dba Manila Express Hawaii)**

737 Lower Main Street, Suite D-1  
Wailuku, Hawaii 96793  
Tel (808) 249-2688  
Fax (808) 242-4026

**Virginia R. Galace**, Owner.

**GOOGLE PAYMENT CORPORATION**

1600 Amphitheatre Parkway  
Mountain View, California 94043  
Tel (650) 253-4801  
Fax (650) 618-2682

**John Kent Walker, Jr.**, Chairman of the Board; **Gerald Harvey Dischler**, Chief Executive Officer; **Lloyd Hartley Martin, Jr.**, Chief Financial Officer and Treasurer; **Thomas Keane Oliveri**, Vice President and Secretary; **Tracy Lewis Wilk**, Chief Compliance Officer.

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**Directory of Money Transmitters**

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**GREEN DOT CORPORATION**

605 E. Huntington Drive, Suite 205  
Monrovia, California 91016  
Tel (626) 775-3400  
Fax (626) 775-3704

**Steven Streit**, Chief Executive Officer; **Mark Troughton**, President, Cards & Network; **John Keatley**, Chief Financial Officer; **John Ricci**, General Counsel & Corporate Secretary; **William Kontgis**, Chief Information Officer; **Christopher Britt**, Chief Product Officer.

**HI-PHIL EXPRESS, INC.**

800 Annex Lono Avenue  
Kahului, Hawaii 96732  
Tel (808) 871-4727  
Fax (808) 871-4727

**Olivia Cabotage**, Chairman of the Board and President; **Rouel C. Cabotage**, Chief Operating Officer.

<u>HAWAII LOCATIONS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Principal	800 Annex Lono Avenue	Kahului	Hawaii	96732
Kalaheo	2127 Peleleu St	Kalaheo	Hawaii	96741

**ITC FINANCIAL LICENSES, INC.**

5617 Princeton Avenue, Suite B  
Columbus, Georgia 31904  
Tel (678) 921-5342  
Fax (866) 295-0646

**Merrill Brooks Smith**, Chairman of the Board, President & Chief Executive Officer; **Phillip Craig Graves**, Secretary; **Ronald B. Rolling**, Chief Operating Officer; **Eric M. Hood**, Compliance Officer.

**INTEGRATED PAYMENT SYSTEMS INC.**

12500 East Belford Avenue, Third Floor  
Englewood, Colorado 80112  
Tel (303) 967-8000  
Fax (303) 967-5215

**Rodney Esch**, President and Director; **Gregg Sonnen**, Secretary, Treasurer and Director.

**Directory of Money Transmitters**

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**KWIK MONEY REMITTANCE HAWAII, LLC**

1159 North King Street  
Honolulu, Hawaii 96817  
Tel (808) 847-1700  
Fax (808) 841-8696

**Jorge Disuanco**, President, Treasurer & Compliance Officer; **Gemma Disuanco**, Vice President, Secretary, and Manager.

<u>HAWAII LOCATIONS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Principal	1159 North King Street	Honolulu	Hawaii	96817
Waipahu	94-210 Hanawai Circle	Waipahu	Hawaii	96797

**LBC MABUHAY HAWAII CORPORATION**

362 East Grand Avenue  
South San Francisco, California 94080  
Tel (650) 873-0750  
Fax (800) 395-1422

**Rosamaria Taylor**, President; **Fely Ruiz**, Treasurer; **Michael Salomon**, Vice President-Operations.

<u>HAWAII LOCATIONS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
HNL 35-Honolulu I	2146 Kamehameha Highway	Honolulu	Hawaii	96819
HNL 43-Honolulu II	79 Pauahi Street, Hasman Bldg	Honolulu	Hawaii	96813
WAH 47-Wahiawa	564 California Avenue	Wahiawa	Hawaii	96786
WPH 37-Waipahu	94-210 Leokane Street, Suite 107	Waipahu	Hawaii	96797
KAH 39-Maui	350-A Hukilike Street	Kahului	Hawaii	96732

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**Directory of Money Transmitters**

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**LUCKY MONEY, INC.**

1028 Mission Street  
San Francisco, California 94103  
Tel: (415) 864-8367  
Fax: (415) 864-2606

**Robert Reyes**, President; **Froilan Campana**, Chief Financial Officer.

<u>HAWAII LOCATIONS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu #048	2153 North King Street, Ste 105	Honolulu	Hawaii	96819
Waipahu # 049	94-354 Hanawai Circle, Ste 5	Waipahu	Hawaii	96797

**MB REMITTANCE CENTER HAWAII, LTD.**

2153 North King Street, Suite 100-A  
Honolulu, Hawaii 96819  
Tel (808) 841-9890  
Fax (808) 841-9891

**Arthur V. Ty**, Chairman of the Board; **Carmelita R. Araneta**, Vice Chairman; **Ramon P. Nicdao**, General Manager.

<u>HAWAII LOCATIONS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kalihi	2153 North King St, Ste 100-A	Honolulu	Hawaii	96819
Waipahu	94-766 Farrington Highway	Waipahu	Hawaii	96797

**MANIFLO MONEY EXCHANGE, INC.**

1442 Highland Avenue  
National City, California 91950  
Tel (619) 434-7200  
Fax (619) 434-1841

**Florino Agpaoa**, Chairman of the Board, Chief Executive Officer, and President; **Corazon Agpaoa**, Vice President & Treasurer; **Ferdinand Agpaoa**, Executive Vice President & General Manager; **Rodel Agpaoa**, Vice President & Director of Operations.

**MONEYGRAM PAYMENT SYSTEMS, INC.**

**(dba MoneyGram)**

1550 Utica Avenue South  
Minneapolis, Minnesota 55416  
Tel (952) 591-3807  
Fax (952) 591-3859

**Anthony P. Ryan**, President, Chief Executive Officer and Director; **David Parrin**, EVP, Chief Financial Officer; **Teresa Johnson**, EVP, General Counsel & Secretary; **Lonnie Keene**, EVP, Government Affairs and Chief Compliance Officer; **Mubashar Hameed**, EVP, Chief Information Officer; **Dan Collins**, SVP and Treasurer; **Jean Benson**, SVP and Controller.

**OBOPAY, INC.**

275 Shoreline Drive, Suite 400  
Redwood City, California 94065  
Tel (650) 264-2000  
Fax (650) 264-2001

**Carol Realini**, Chief Executive Officer and Director; **Gregory J. Holmes**, President - US-Based Operations; **Judith O'Brien**, EVP, General Counsel & Secretary; **Christopher R. Martin**, SVP, Operations, Services and Compliance Officer; **Tyler Sloat**, Chief Financial Officer.

**OMNEX GROUP, INC.**

**(dba Giromex)**

**(dba Le Goi Tien Le)**

**(dba UNO Money Transfer)**

580 Sylvan Avenue, Suite M-A  
Englewood Cliffs, New Jersey 07632  
Tel (201) 568-5209  
Fax (888) 859-9378

**Darren Manelski**, President, Chief Executive Officer and Director; **Jamie Pascucci**, Treasurer; **Gerald Popovsky**, Chief Compliance Officer.

**Directory of Money Transmitters**

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**PNB REMITTANCE CENTERS, INC.**

3345 Wilshire Boulevard, Suite 230  
Los Angeles, California 90010  
Tel (213) 401-1008  
Fax (213) 401-1208

**Domingo Chua**, Chairman of the Board; **Rommel Garcia**, President & Chief Executive Officer; **Manuel A. Arnaldo**, SVP & Chief Operation Officer; **Nelson Javier**, SVP & Chief Financial Officer; **Oscar B. Serafin**, SVP & Business Development Officer.

**Arceli Sagaoinit** - Hawaii Branch Supervisor

Tel (808) 678-3360  
Fax (808) 678-3302

<u>HAWAII LOCATION</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Waipahu	94-226 Leoku Street	Waipahu	Hawaii	96797

**PAYPAL, INC.**

2211 North First Street  
San Jose, California 95131  
Tel (408) 967-1068  
Fax (408) 967-9911

**Scott Thompson**, Chairman of the Board, President and Chief Executive Officer; **Mary Hentges**, Chief Financial Officer; **John Muller**, Vice President, General Counsel & Secretary.

**PHILIPPINE EXPRESS REMITTANCE & ALLIED SERVICES (PERA), INC.**

**(dba PERA-AGAD)**

**(dba PERA-USA)**

34 San Pedro Road  
Daly City, California 94014  
Tel (650) 757-2001  
Fax (650) 757-2014

**Manuel Llanes**, Chairman of the Board and President; **Maria Christina Llanes**, Vice President, Treasurer and Director; **Rosario Vaquilar**, Secretary and Director; **Raul Reyes**, Accountant.

**PHILIPPINE NATIONAL BANK**

33 South King Street, Suite 109  
Honolulu, Hawaii 96813  
Tel (808) 521-1493  
Fax (808) 533-2842

**Florencia G. Tariela**, Chairman of the Board; **Omar Byron T. Mier**, Vice Chairman, President and Chief Executive Officer; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Carmen G. Huang**, Executive Vice President, Chief Financial Officer, and Chief of Staff; **Cynthia V. Javier**, Executive Vice President (Global Technology); **Renato A. Castillo**, Executive Vice President (Business Development); **Alvin C. Go**, Senior Vice President and Chief Legal Counsel; **Maria Paz D. Lim**, Senior Vice President and Treasurer; **Carmela A. Pama**, Senior Vice President and Chief Risk Officer.

**PRECASH, INC.**

1800 West Loop South, Suite 1400  
Houston, Texas 77027  
Tel (713) 600-2200  
Fax (713) 600-2288

**John Chaney**, Chairman of the Board & Chief Executive Officer; **Steve Taylor**, EVP Operations, Chief Financial Officer & Secretary; **Steve Shaper**, Executive Vice President Sales; **Randy Templeton**, Executive Vice President Marketing; **Cindy Sparkman**, Senior Vice President Human Resources; **Lee Schoenberger**, Vice President Finance.

**QUIBUYEN, JOSELITO G.  
(dba Dollar-Peso Express)**

2153 North King Street, Suite 106B  
Honolulu, Hawaii 96819  
Tel (808) 845-8688  
Fax (808) 843-1068

**Joselito G. Quibuyen**, Owner.

**Directory of Money Transmitters**

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**RCBC NORTH AMERICA, INC.  
(dba RCBC Remit Center)**

3435 Wilshire Boulevard, Suite 104  
Los Angeles, California 90010  
Tel (213) 383-0300  
Fax (213) 383-3167

**Rizalino S. Navarro**, Chairman of the Board; **Cynthia P. Santos**, President; **Jose Vicente M. Cuizon**, Chief Executive Officer; **Edgar C. Bulawan**, Operations Manager & Assistant Corporate Secretary; **Emilio A. Cardenas**, Compliance Officer; **Wilfredo R. Vitan**, Accountant.

**Renato P. de Vega** – Waipahu Branch Manager

Tel (808) 680-9593  
Fax (808) 680-9553

<u>HAWAII LOCATION</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Waipahu	Waipahu Shopping Plaza, Suite E-3 94-300 Farrington Highway	Waipahu	Hawaii	96797

**RUESCH INTERNATIONAL, INC.**

1152 15<sup>th</sup> Street NW, 7<sup>th</sup> Floor  
Washington, DC 20005  
Tel (202) 408-1200  
Fax (202) 408-1211

**Peter R. Burridge**, President and Director; **Frances R. Berndt**, First Vice President, Treasury and Director; **Radomir Zamurovic**, Vice President, Chief Technology Officer.

**SERVICIO UNITELLER, INC.**

218 Route 17 North, 4<sup>th</sup> Floor  
Rochelle Park, New Jersey 07662  
Tel (201) 345-2000  
Fax (201) 345-2082

**Alberto Raul Guerra**, Chairman of the Board & Chief Executive Officer; **Ronald Schwartzman**, Chief Operating Officer & Secretary, **Pablo Mon**, Vice President; **Edgar Rene Maldonado de Los Reyes**, VP & Treasurer.

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**Directory of Money Transmitters**

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**TRAVELEX CURRENCY SERVICES INC.**

2121 North 117<sup>th</sup> Avenue, Suite 300  
Omaha, Nebraska 68164  
Tel (402) 491-3200  
Fax (402) 491-0016  
Mailing Address: 100 Yonge Street, 14<sup>th</sup> Floor, Scotia Plaza  
Toronto, ON M5C 2W1  
Tel (416) 981-2191

**Michael Ambrose**, President & Director; **Judith Adams**, Treasurer; **Cynthia Cross**, Secretary.

**Christopher McShane** – Regional Sales Director

<u>HAWAII LOCATION</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Ala Moana	1450 Ala Moana Blvd	Honolulu	Hawaii	96814
Hyatt Regency Waikiki	2424 Kalakaua Ave, Ste 202B	Honolulu	Hawaii	96815

**WESTERN UNION FINANCIAL SERVICES, INC.**

**(dba Orlandi Valuta)**

**(dba Vigo Remittance)**

12500 East Belford Avenue, M12K3  
Englewood, Colorado 80112  
Tel (866) 959-9898  
Fax (720) 332-0011

**Guy Battista**, President and Director; **Scott Scheirman**, Vice President, Chief Financial Officer, Secretary, Treasurer and Director; **Amintore Schenkel**, Vice President and Assistant Chief Financial Officer.

**XOOM CORPORATION**

100 Bush Street, Suite 300  
San Francisco, California 94104  
Tel (415) 777-4800  
Fax (415) 777-8690

**John Kunze**, President, Chief Executive Officer and Director; **Ryno Blignaut**, Treasurer and Chief Financial Officer; **Christopher Ferro**, Secretary and VP of Legal and Compliance.

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

# The Division of Financial Institutions

## Historical Perspective

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**The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.**

### **Deputy Bank Examiner**

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

### **Commissioner of Financial Institutions**

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February to July 1993
Raymond K. Muraoka	August 1993 to 1994
Lynn Y. Wakatsuki	1995 to November 2002
Lynne H. Himeda (Acting)	December 2002 to July 2003
D. B. Griffin III	August 2003 to present