



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

2009 ANNUAL REPORT

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Commissioner's Message

The Honorable Linda Lingle
The Honorable Ronald Boyer

Dear Governor Lingle and Director Boyer:

It is my privilege to submit to you the 2009 Annual Report and Directory of State-Chartered Financial Institutions compiled by the Division of Financial Institutions (“DFI”).

The 2008 Commissioner’s Message reported the rapid deterioration of national economic conditions, and the global conflagration that impacted the financial services industry over the course of that year. That deterioration continued into 2009 with additional federal government measures implemented to contain the seemingly unending disruption in the financial system with its negative impact on businesses and consumers. New acronyms came into everyday usage – TARP, the United States Treasury’s Troubled Asset Relief Program to augment bank capital, FDIC, the Federal Deposit Insurance Corporation, with its contributions to consumer peace of mind through increased coverage limits on insured deposits, CARS, the Car Allowance Rebate System, to encourage consumers to trade in their clunkers to help the automobile industry – alas, too late for GM, General Motors, which was declared bankrupt in June 2009.

Despite a significant increase in the pace and size of mainland-based financial institution failures – 140 in 2009 – the FDIC’s “problem bank list” total had increased to 702 insured financial institutions at the end of the year.

Residential mortgage loan foreclosures in Hawaii, particularly on the Neighbor Islands where the percentage of foreclosures per resident was higher than on Oahu, continued to increase. Job losses on the mainland impacted our visitor markets and visitor numbers fell off significantly, adding to Hawaii’s economic challenges.

Hawaii’s State-chartered financial institutions had prudently avoided the most egregious risks generated by the sub-prime mortgage crisis, with its attendant activities, and remained well capitalized and able to provide their full array of products and services to businesses and consumers. They also began implementing programs to strengthen their liquidity, diversify funding sources and improve earning asset performance.

The Division’s traditional mission of monitoring the safety and soundness of State of Hawaii chartered and licensed financial institutions, in conjunction with the Federal Reserve Bank of San Francisco, the FDIC and the National Credit Union Administration, DFI’s federal regulatory partners, took on increased urgency, with significant effort focused on constant monitoring of financial institution liquidity levels, funding sources, contingency plans, loan concentrations and risk management and mitigation practices.

Budget and staffing constraints and the increased commitment to more robust financial institution supervision and examination created challenges to planning and implementing DFI’s ongoing training programs, although they remained a critical component of the DFI mission. 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 continued to contribute to a high level of DFI staff proficiency

Commissioner's Message

and professionalism, which has paid off in the current environment marked by the increased tempo and complexity of financial institution examinations.

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.

The Division continues to license, regulate, supervise and examine money transmitters to ensure that such businesses are not used for criminal purposes, to promote confidence in the State's financial system and to protect consumers who use this very important sector of Hawaii's financial services industry. Due to the international footprint established by many of these global financial services companies, periodic examinations of them are customarily conducted by joint teams composed of examiners from several jurisdictions. This activity is coordinated by the national Money Transmitter Regulators Association which was established to advance the efficient and effective regulation of the money transmission industry through a cooperative state regulatory framework for the benefit of the member states, the industry, and the public. DFI has begun participating in these joint examinations, usually conducted at the mainland headquarters of a multi-state money transmitter licensee, and has been recognized for its professionalism and dedication in conducting this increasingly important supervisory function. In 2009, money transmitters operating in Hawaii remitted an estimated \$2 billion in payments originated by Hawaii consumers.

As reported in both the 2008 Commissioner's Message and in this year's Message, residential mortgage loan foreclosures in Hawaii, particularly on the Neighbor Islands, continued to significantly increase. This wave of foreclosures highlighted the fact that many mortgage servicers – those companies that traditionally process loan payments and related transactions received from consumers – are unable or disinclined to assist borrowers in distress. The current foreclosure crisis being experienced by millions of homeowners nationwide, and many here in Hawaii, has focused attention on the fact that borrowers are now losing their homes as the result of foreclosure actions that are being initiated, in most instances, by mainland servicers unregulated in Hawaii. The Division therefore introduced a bill in the 2009 Session of the State Legislature which provided for the licensure of those residential mortgage servicers that service loans secured by property located in Hawaii, many of which were not otherwise regulated or subject to existing State laws. The bill was passed and signed into law as Chapter 454M of the Hawaii Revised Statutes with an effective date of July 1, 2010. On that date, a borrower who owns property in Hawaii securing a residential mortgage loan will enjoy the enhanced consumer protection afforded by an available local complaint process through a Hawaii regulatory agency – DFI – to compel servicer accountability to Hawaii borrowers – a significant improvement over present circumstances where borrowers find themselves at the mercy of regulatory agencies in other states that often decline to assist Hawaii consumers in any way.

In each of the past five years, DFI has submitted or supported legislative proposals to address problems in the arguably under-regulated mortgage broker industry and the Hawaii housing market. DFI worked steadily over that time to bring various industry and interest groups together to try to reach consensus on an improved approach to mortgage broker regulation. Consensus, however, proved elusive, and, as a result, legislation did not pass. In 2008, securitized mortgages (created largely through brokered transactions) lost their value, and the downward spiral in the United States housing and financial markets began. The U.S. Congress addressed the subject by enacting the *Secure and Fair Enforcement for Mortgage Licensing Act of 2008* (the "SAFE

Commissioner's Message

Act”), Public Law 110-289, Part V, which provided that, with few exceptions, everyone who performs residential mortgage loan originator functions should be licensed through state administered programs. Act 32 – *Relating to Mortgage Loan Originators* – was enacted in July 2009 to implement the provisions of the federal SAFE Act in Hawaii. While implementation is challenging due to a lack of timely funding and staffing, DFI has been and continues to work closely with industry participants and CSBS to meet the extended federal compliance deadline of December 31, 2010.

CSBS originally designated DFI as a fully accredited state regulatory and supervisory agency in 1990. 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. As noted in prior years’ reports, DFI was re-accredited as a State regulatory and supervisory agency by CSBS in 2006 and is reviewed annually each year, with detailed off-site monitoring, until the next on-site accreditation examination takes place in 2011. Re-accreditation will be ambitious in the face of the increased regulatory and supervisory burdens related to the continuing financial crisis and the implementation of new programs which must be accomplished with time and resources diminished by furloughs and staffing cutbacks.

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. As in the past, 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, and it is therefore appropriate to not only thank them here for their past hard work, but also to acknowledge their continuing critical importance to the Division’s ability to meet the formidable challenges which await them in the future.

Respectfully submitted,

D. B. Griffin III
Commissioner of Financial Institutions

Staff

Staff Changes

(as of December 31, 2009)

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

Marc S. Hirai

Jimmy Koike

Peter S. T. Lam

Patrick P. Lo

Ruth M. Mende-Yanagida

Sayaka T. Ogg

Sherri M. Sakamoto

Field Examination Branch Examiners

- **J. Lawrence Hall** appointment concluded on
June 30, 2009

- **Thomas A.L. McCurdy** resigned on July 2, 2009

Mission Statement

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

	12/31/09	12/31/08
Number of Banks	5	5
ASSETS	(Dollar amounts in thousands)	
Loans and Leases ¹	\$16,648,784	\$18,350,199
Cash and Due from Banks	1,974,586	1,602,296
Securities	9,568,520	6,236,122
Fixed Assets	495,455	505,836
Other Real Estate	34,674	12,235
Other Assets	2,473,257	2,490,194
TOTAL ASSETS	\$31,195,276	\$29,196,882
LIABILITIES & CAPITAL		
Total Deposits	\$23,421,433	\$21,776,667
Other Liabilities	3,920,143	3,587,449
Total Liabilities	27,341,576	25,364,116
Capital	3,853,700	3,832,766
TOTAL LIABILITIES & CAPITAL	\$31,195,276	\$29,196,882
Percentage of:		
Equity Capital to Total Assets	12.35%	13.13%
Total Loans to Total Deposits	71.08%	84.27%
Total Loans to Total Assets	53.37%	62.85%

¹ Including Fed Funds Sold; Net of Loan Loss Reserve

Statement of Condition

State-Licensed Depository Financial Services Loan Companies

	12/31/09	12/31/08
Number of Depository Financial Services Loan Companies	1	1
ASSETS	(Dollar amounts in thousands)	
Loans and Leases ²	\$416,321	\$507,303
Cash and Due from Banks	20,987	10,180
Securities	136,307	109,665
Fixed Assets	41,437	34,796
Other Real Estate	9,233	279
Other Assets	29,978	28,010
TOTAL ASSETS	\$654,263	\$690,233
LIABILITIES & CAPITAL		
Total Deposits	\$502,213	\$494,680
Other Liabilities	86,694	131,188
Total Liabilities	588,907	625,868
Capital	65,356	64,365
TOTAL LIABILITIES & CAPITAL	\$654,263	\$690,233
Percentage of:		
Equity Capital to Total Assets	9.99%	9.33%
Total Loans to Total Deposits	82.90%	102.55%
Total Loans to Total Assets	63.63%	73.50%

² 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
Email: info@hawaiibankers.org
Website: www.hawaiiba.org

OFFICERS

RONALD K. MIGITA
President
(Central Pacific Bank)

ALLAN R. LANDON
Vice President
(Bank of Hawaii)

WARREN K.K. LUKE
Secretary/Treasurer
(Hawaii National Bank)

GARY Y. FUJITANI
Executive Director/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 94105-2780
Tel (415) 546-0160
Toll Free (800) 756-3558
Website www.fdic.gov

National Banks

Office of the Comptroller of the Currency

Western District
1225 17th Street, Suite 300
Denver, Colorado 80202
Tel (720) 475-7600
Website 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

Federal Savings Banks and Federal Savings & Loan Associations

Office of Thrift Supervision

Western Region
Post Office Box 619027
Dallas/Ft. Worth, Texas 75261-9027
Tel (972) 277-9500
Website www.ots.treas.gov

Directory of State-Chartered Banks

BANK OF HAWAII

130 Merchant Street, 22nd 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

Email: webmaster@boh.com

Allan R. Landon, Chairman of the Board and Chief Executive Officer; **Alton T. Kuioka**, Vice Chairman; **Peter S. Ho**, Vice Chairman, President and Chief Banking Officer; **Wayne Y. Hamano**, Vice Chairman and Chief Commercial Officer; **Kent T. Lucien**, Vice Chairman and Chief Financial Officer; **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; **Vincent E. Barfield**, Senior Executive Vice President; **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; **Jill F. S. Higa**, Senior Executive Vice President and Consumer Lending Division Manager; **Thomas J. Koide**, Senior Executive Vice President; **Toby M. Martyn**, Senior Executive Vice President; **Lee Y. Moriwaki**, Senior Executive Vice President and Mortgage Banking Division Manager; **Derek J. Norris**, Senior Executive Vice President and Controller; **Dean Y. Shigemura**, Senior Executive Vice President and Treasurer; **Betty (Anh) H. Brow**, Executive Vice President; **Ronald E. Cannoles**, Executive Vice President; **Darrick J.M. Ching**, Executive Vice President; **Robert I. Crowell**, Executive Vice President; **Jean H. Hamakawa**, Executive Vice President and Director of Human Resources; **Susan L. Ing**, Executive Vice President; **Edward C.S. Kim**, Executive Vice President and Consumer Lending Manager; **Margaret Meagher**, Executive Vice President and Chief Compliance Officer; **Ralph M. Mesick**, Executive Vice President and Special Assets Manager; **Richard B. Murphy**, Executive Vice President; **Todd Nohara**, Executive Vice President; **James C. Polk**, Executive Vice President; **Stephanie L. Saito**, Executive Vice President; **Cynthia G. Wyrick**, Executive Vice President, Board Secretary, and Director of Investor Relations.

Statement of Condition as of December 31, 2009
(Dollar amounts in thousands)

Total Assets \$12,392,466

Total Capital \$803,550

<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

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>
Hawaii Kai	7192 Kalanianaʻole Hwy	Honolulu	Hawaii	96825
Hawaii Kai – Safeway	377 Keahole St	Honolulu	Hawaii	96825
In-Store Branch Safeway Kaneohe	46-065 Kamehameha Hwy	Kaneohe	Hawaii	96744
International Banking Center	2155 Kalakaua Ave, Ste 318	Honolulu	Hawaii	96815
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua – Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waiālae Ave	Honolulu	Hawaii	96816
Kalihi	1950 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1001 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
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, Ste 100	Honolulu	Hawaii	96819
MCBH Kaneohe Bay	1196 Fifth St, MCBH	Kailua	Hawaii	96734
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani – Safeway	94-780B Meheula Pky	Mililani	Hawaii	96789
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
Times Kamehameha In-Store	1620 N School St, Ste 108	Honolulu	Hawaii	96817
Times Mililani In-Store	95-1249 Meheula Pky	Mililani	Hawaii	96789
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waiālae-Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Waianae	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waikele	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

(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	96-3163 Pikake St	Pahala	Hawaii	96777
Kealakekua	81-6638 Mamalahoa Hwy	Kealakekua	Hawaii	96750
Keauhou – KTA Store	78-6831 Alii Dr, Ste 131	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, Ste B-125	Kihei	Hawaii	96753
Lahaina	130 Papalaua St	Lahaina	Hawaii	96761

Directory of State-Chartered Banks

(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, Ste 270	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779
Piilani – Safeway	277 Piikea Ave	Kihei	Hawaii	96753
Pukalani	5501 Pukalani St	Pukalani	Hawaii	96768
Times Kihei In-Store	1310 S Kihei Rd	Kihei	Hawaii	96753
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	Centennial Bldg (corner of Executive Office Way & Beach Rd), Village of Utulei	Pago Pago	American Samoa	96799
Pava'ia'i	Otto V. Haleck Professional Bldg, Village of Pava'ia'i	Pago Pago	American Samoa	96799
Tafuna	Southeast Corner of Industrial Park and Airport Rd, Village of Tafuna	Pago Pago	American Samoa	96799

WEST PACIFIC BRANCHES

Chalan Kanoa	Town House Inc. Shopping Ctr, Beach Rd, Chalan Kanoa	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
Garapan	Bank of Hawaii Bldg, Marina Heights Business Park, Pale Arnold Rd, Garapan	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
Koror	Bank of Hawaii Bldg, Medalaii Hamlet	Koror	Republic of Palau	96940

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

<u>GUAM BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
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
Payless Oka Instore	291 Farenholt Ave	Tamuning	Guam	96913
Payless Yigo Instore	525 Chalan Ramon Haya	Yigo	Guam	96929
Tamuning	683 S Marine Corps Dr	Tamuning	Guam	96913

Directory of State-Chartered Banks

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
 Email: 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**, Vice Chairman of the Bank and Chief Operations Officer; **Mary A. Weisman**, Executive Vice President and Chief Credit Officer; **Karen K. Street**, Executive Vice President & Director of Human Resources.

Statement of Condition as of December 31, 2009
 (Dollar amounts in thousands)

Total Assets \$4,888,041

Total Capital \$471,745

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	220 S King St, Ste 100	Honolulu	Hawaii	96813
Beretania	1338 S Beretania St	Honolulu	Hawaii	96814
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Hawaii Kai	6600 Kalaniana'ole Hwy, Ste 105	Honolulu	Hawaii	96825
Kahala Instore	1173 21st Ave	Honolulu	Hawaii	96816
Kahala Mall	4211 Wai'ale'ale Ave, Sp D-3	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 Wai'ale'ale Ave, Ste 100	Honolulu	Hawaii	96816
Kalihi	2024 N King St, Ste 100	Honolulu	Hawaii	96819
Kaneohe	46-077 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	830 Kapahulu Ave, Ste 130	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd, Ste 107	Honolulu	Hawaii	96814
Kapolei	680 Kamokila Blvd	Kapolei	Hawaii	96707

Directory of State-Chartered Banks

(Central Pacific Bank – cont.)

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Keeaumoku	818 Keeaumoku St, Ste 102	Honolulu	Hawaii	96814
Mapunapuna	960 Mapunapuna St, 1 st Fl	Honolulu	Hawaii	96819
McCully	2002 S King St	Honolulu	Hawaii	96826
Mililani	95-720 Lanikuhana Ave	Mililani	Hawaii	96789
Moiliili	2615 S King St, Ste 109	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, Bldg C	Aiea	Hawaii	96701
Royal Kunia Instore	94-615 Kupuohi St	Waipahu	Hawaii	96797
Wahiawa	935 California Ave, Shops 9 & 10	Wahiawa	Hawaii	96786
Waikiki	105 Uluniu Ave, Ste 1101	Honolulu	Hawaii	96815
Waikiki Shopping Plaza	2250 Kalakaua Ave, Ste 103A	Honolulu	Hawaii	96815
Waipahu	94-210 Pupukahi St, Ste 110	Waipahu	Hawaii	96797
Ward	505 Ward Ave, 1 st Fl	Honolulu	Hawaii	96814

HAWAII BRANCHES

Hilo	525 Kilauea Ave, Ste 100	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, Bldg D	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

(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 Crcl, 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 W Bernardo Dr, Ste 360	San Diego	California	92127

Directory of State-Chartered Banks

FIRST HAWAIIAN BANK

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

Donald G. Horner, Chairman and Chief Executive Officer; **Robert S. Harrison**, President and Chief Operating Officer; **Gary L. Caulfield**, Vice Chairman and Chief Information Officer; **Robert T. Fujioka**, Vice Chairman and Chief Lending Officer; **Raymond S. Ono**, Vice Chairman and Chief Banking Officer; **Albert M. Yamada**, Vice Chairman, Chief Financial Officer and Chief Administrative Officer; **Alan H. Arizumi**, Executive Vice President and Chief Risk Officer; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Winston K.H. Chow**, Executive Vice President and Region Manager; **Brandt G. Farias**, Executive Vice President; **Corbett A.K. Kalama**, Executive Vice President and Regional Manager; **Iris Y. Matsumoto**, Executive Vice President; **Kristi L. Maynard**, Executive Vice President and Treasurer; **James W. Mills**, Executive Vice President; **Curt T. Otaguro**, Executive Vice President.

Statement of Condition as of December 31, 2009
(Dollar amounts in thousands)

Total Assets \$13,705,294

Total Capital \$2,561,602

<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	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 Wai'alae 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

(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

(First Hawaiian Bank – cont.)

<u>KAUAI BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hanapepe-Eleele	4469 Waialo Rd, Bldg 606	Eleele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Koloa	Hawaii	96756
Kukui Grove	3-2600 Kaunualii 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	562 Harmon Loop Rd	Dededo	Guam	96929
Maite	400 Route 8	Mongmong	Guam	96910
Tamuning	645 Route 1 S 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) Ltd Harbour Pl, 4 th Fl 103 S Church St	Grand Cayman	Cayman Islands	KY1-1102
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Directory of State-Chartered Banks

OHANA PACIFIC BANK

1357 Kapiolani Boulevard, Suite 102

Honolulu, Hawaii 96814

Tel (808) 237-6551

Fax (808) 237-6555

Website: www.ohanapacificbank.com

Email: customer.service@ohanapacificbank.com

Donald Kang, Chairman of the Board; **Wayne Miyao**, Interim 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, 2009

(Dollar amounts in thousands)

Total Assets \$73,426

Total Capital \$8,007

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

Email: 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, 2009

(Dollar amounts in thousands)

Total Assets \$136,049

Total Capital \$8,796

Directory of Interstate Banks

BANK OF THE ORIENT

Administrative Office
233 Sansome Street, 12th Floor
San Francisco, California 94104
Tel (415) 338-0890
Fax (415) 398-8949
Honolulu Office
765 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 543-3700
Website: 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
Maunakea	1016 Maunakea St, M-1	Honolulu	Hawaii	96817

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

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; **Marc B. Wright**, Executive Vice President and Chief Credit Officer; **Godfrey B. Evans**, Executive Vice President and General Counsel; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

Directory of Interstate Banks

(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 Center	111 Aupuni St, Ste 102	Hilo	Hawaii	96720
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OAHU MORTGAGE CENTER

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

Kahului Home Loan Center	285 W Kaahumanu Ave, Ste 201	Kahului	Hawaii	96732
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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

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; **Ruth Iriarte**, 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

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

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

FEDERAL REGULATORY AGENCIES

Federal Deposit Insurance Corporation¹

San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105-2780
Tel (415) 546-0160
Toll Free (800) 756-3558
Website www.fdic.gov

Truth in Lending²

Federal Trade Commission

Western Region – San Francisco
901 Market Street, Suite 570
San Francisco, California 94103
Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)
Website www.ftc.gov

¹ For depository financial services loan companies.

² For nondepository financial services loan companies.

Directory of Depository Financial Services Loan Companies

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
Email: 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 Chief Credit Officer.

Statement of Condition as of December 31, 2009
(Dollar amounts in thousands)

Total Assets \$654,263

Total Capital \$65,356

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Downtown	1164 Bishop St	Honolulu	Hawaii	96813
Chinatown	102A N King St	Honolulu	Hawaii	96817
Kahala	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	602 Kailua Rd, Ste 103	Kailua	Hawaii	96734
Kalihi	1620 N School St, Ste 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
Manoa	2955 E Manoa Rd, Ste A	Honolulu	Hawaii	96822
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782

HAWAII BRANCHES

Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Keauhou-Kona	78-6831 Alii Dr, Ste H-1	Kailua-Kona	Hawaii	96740

KAUAI BRANCH

Lihue	4393 Kukui Grove St, Ste 101	Lihue	Hawaii	96766
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Directory of Depository Financial Services Loan Companies

(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
<u>GUAM MORTGAGE CENTER</u>				
Guam Mortgage Center	339 Chalan San Antonio, Ste 100	Tamuning	Guam	96913

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; **Jack R. Erkill**, Secretary and Deputy 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 105	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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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; **Mary A. Weisman**, Executive Vice President and Chief Credit Officer; **Karen K. Street**, Executive Vice President.

Directory of Nondepository Financial Services Loan Companies

CITIFINANCIAL, INC.

(a Hawaii Corporation)

197 South Hotel Street

Honolulu, Hawaii 96813

Tel (808) 524-8144

Website: www.Citifinancial.com

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

James W. Schneider, President; **Linda S. Davis**, Vice President and Secretary; **Gregory Lechner**, 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 124	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

HAWAII BRANCHES

720018	315 Makaala St, Ste 112	Hilo	Hawaii	96720
720026	75-5660 Kopiko St, Unit D2	Kailua-Kona	Hawaii	96740
720037	220 Kamehameha Ave	Hilo	Hawaii	96720

KAUAI BRANCH

720044	4370 Kukui Grove St, Ste 104	Lihue	Hawaii	96766
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MAUI BRANCHES

720042	333 Dairy Rd, Ste 101B	Kahului	Hawaii	96732
720045	2580 Kekaa Dr, Ste 108	Lahaina	Hawaii	96761

FHL LEASE HOLDING COMPANY, INC.

1580 Kapiolani Boulevard, 3rd 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; **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 Casamina, Chairman of the Board, 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 (847) 918-6568
Mailing Address: 75 N Fairway Drive, Vernon Hills, IL 60061
Email: ellie.ryczewicz@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, 2nd 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; **Arthur Shida**, Secretary; **Michael Kato**, Treasurer; **Lily Narusawa**, Assistant Secretary.

O. S. MEYER, LIMITED
(dba First Finance Company of Molokai)

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, Suite C-300
Pearl City, Hawaii 96782
Tel (808) 455-5234
Fax (808) 455-4285
Website: www.wellsfargofinancial.com

Nathan McFarland - District Manager

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

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

VACANT
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

HAWAII CENTRAL CREDIT UNION

681 South King Street, Suite 200
Honolulu, Hawaii 96813
Tel (808) 536-3677
Fax (808) 531-7048
Website: www.hccu.info

Frederick Tsuda, Chairman of the Board; **Nicholas Delos Santos**, Interim President; **Dennis Ihara**, First Vice President; **Neil Shimogawa**, Second Vice President; **Dennis Maher**, Secretary; **Moses Lum Hoy**, Treasurer.

OAHU ONE CREDIT UNION

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

Thomas F. Seu, Chairman of the Board; **Thomas W. Metcalf**, Vice Chairman; **Donald Lau**, 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

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 Quirk, Chairman of the Board and Chief Executive Officer; **Matt Fortier**, President; **Anthony Park**, Executive Vice President and Chief Financial Officer; **Michael Gravelle**, Executive Vice President, Legal and Corporate Secretary; **Daniel Murphy**, Senior Vice President and Treasurer; **Paul Perez**, Executive Vice President and Chief Compliance Officer; **Kent Pelt**, Vice President, Title Operations Manager and General Counsel.

<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

Kahului	285 W Kaahumanu Ave, Ste 103	Kahului	Hawaii	96732
Lahaina	181 Lahainaluna Rd, Ste A	Lahaina	Hawaii	96761
Upcountry	12 Kiopa'a St, Ste 101	Pukalani	Hawaii	96768
Wailea	161 Wailea Ike Pl, Ste A-102	Wailea	Hawaii	96753

Directory of Escrow Depositories

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
Email: famhawaii@firstam.com

Joseph L. Dwight IV, Chairman of the Board, Chief Executive Officer, and President; **Patsy K. Saiki**, Senior Vice President, Secretary and Treasurer; **Neville Bowler**, Vice President; **Kathleen Mizusawa**, Assistant Vice President; **Curt Caspersen**, Director; and **Robin Gilroy**, 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
Bishop (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

HAWAII OFFICES

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

Directory of Escrow Depositories

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

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

<u>OAHU OFFICE</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
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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-202	Princeville	Hawaii	96722
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MAUI OFFICE

Kihei	310 Ohukai Rd, Ste 319	Kihei	Hawaii	96753
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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
Email: 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.

Directory of Escrow Depositories

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
Email: info@hetinc.com

Denise M. Kaehu, Chairwoman of the Board, President, Secretary, and Treasurer; **Timothy Salisbury**, Director; **Brenda Cipriano-Critcher**, Vice President - Title; **Dennis Ching**, Vice President - Escrow; **Susan Santos** – Assistant Vice President; **Marlene Teixeira**, 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

HAWAII OFFICE

Kona	75-5870 Walua Rd, Ste 200	Kailua-Kona	Hawaii	96740
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MAUI OFFICE

Maui	2580 Kekaa Dr, Ste 117	Lahaina	Hawaii	96761
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HAWAII RESORT ESCROW, INC.

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

Leo Rose III, Esq., Chairman of the Board, Vice President, and Secretary; **Brenda K. Daniels**, President and Director; **David H. Flint, Esq.**, Vice President and Director; **Warren O. Wheeler, Esq.**, Vice President, Treasurer 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

Joseph L. Dwight, IV, 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, Ste 143	Aiea	Hawaii	96701
Diamond Head	614 Kapahulu Ave, Ste 101	Honolulu	Hawaii	96815
 <u>MAUI OFFICES</u>				
Kahului	33 Lono Avenue, Ste 310	Kahului	Hawaii	96732
Kihei	1325 South Kihei Rd, Ste 205	Kihei	Hawaii	96753

OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.

900 Fort Street Mall, 19th Floor

Honolulu, Hawaii 96813

Tel (808) 566-0100

Fax (808) 529-5703

Website: www.ortc.com

Email: clago@ortc.com

Rande K. Yeager, Chairman of the Board & 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**, Senior Vice President and Controller; **Robin Kernutt**, Senior Vice President and Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	900 Fort Street Mall, 19 th Fl	Honolulu	Hawaii	96813
Aiea	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701
Haleiwa	66-250 Kamehameha Hwy, Ste D101	Haleiwa	Hawaii	96712
Kahala	4211 Waialae Ave, Ste T-1	Honolulu	Hawaii	96816
Kailua	151 Hekili St, Ste 201	Kailua	Hawaii	96734
Kapolei	1001 Kamokila Blvd, Ste 130	Kapolei	Hawaii	96707

HAWAII OFFICE

Kona	75-5722 Kuakini Hwy, Ste 108	Kailua-Kona	Hawaii	96720
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KAUAI OFFICE

Kapaa	369 Papaloa Rd	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
Lahaina	34 Kupuohi St, Unit 104	Lahaina	Hawaii	96761

Directory of Escrow Depositories

SECURITY TITLE CORPORATION

1164 Bishop Street, Suite 1609
Honolulu, Hawaii 96813
Tel (808) 535-6000
Fax (808) 532-7151
Website: 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

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; **Lorin 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	Honolulu	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 140	Kailua-Kona	Hawaii	96740
Kona	75-170 Hualalai Rd, # C210	Kailua-Kona	Hawaii	96740

Directory of Escrow Depositories

(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

MAUI OFFICES

Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	95 E Lipoa St, Ste 106A	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Rd, Ste 213	Lahaina	Hawaii	96761
Wailea	161 Wailea Ike Pl, C101, Ste 2	Wailea	Hawaii	96753

ADP PAYROLL SERVICES, INC.

One ADP Boulevard, M/S 325
Roseland, New Jersey 07068
Tel (973) 974-5691
Fax (909) 592-6589

Nathaniel Shine II – Regional Controller I

Robert Joel Singer, President, Secretary and Director; **Alan Sheiness**, Vice President, Controller and Director.

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 12th Avenue South
Seattle, Washington 98144
Tel (866) 723-3202
Fax (206) 266-6391
Website: payments.amazon.com

Mark V. Stabingas, President & Director; **Joseph Sirosh**, Vice President, Assistant Secretary & Director; **Matthew Swann**, Vice President & Director; **Ben Sumrall**, Vice President, Secretary, and Treasurer; **Hilton S. Hewitt**, Assistant Secretary.

Directory of Money Transmitters

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

200 Vesey Street, MC: NY 49-02
New York, New York 10285-4902
Tel (801) 945-7185
Fax (801) 945-7175

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

Jami M. Hughes – Director of Internal Control Oversight
Tel (801) 945-7185

<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 Pky	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.

BRAZ TRANSFERS, INC.

999 Broadway, Suite 500
Saugus, Massachusetts 01906
Tel (781) 231-4344
Toll Free (888) 879-2729
Fax (781) 231-7635
Website: www.braztransfers.com

Sostenes Souza, President; **Deneir Rosa**, Treasurer; **Bruno DeOliveira**, Secretary and Compliance Officer.

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, Treasurer, and Director; **Paul D. Harrison**, Senior Vice President and General Manager; **Jenny Ricci O'Donnell**, Compliance Officer and Secretary.

**COINSTAR E-PAYMENT SERVICES INC.
(dba Coinstar Money Transfer)**

1800 114th Avenue SE
Bellevue, Washington 98004
Tel (425) 943-8000
Fax (714) 670-4430
Email: cmtcallcenter@coinstar.com

Mohit Davar, Director; **Stephen J. Verleye**, President and Director; **Robbin L. 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) 345-2100
Fax (562) 345-2685

Juan C. Bianchi, Chief Executive Officer, President and Director; **Timothy A. Fanning**, Chief Operating Officer and Director; **Mehdi Mahdavi**, Chief Financial Officer and Treasurer; **William E. Waugh**, Assistant Secretary.

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 and Compliance Officer.

**GOOGLE PAYMENT CORP.
(dba Google Checkout)**

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

Tracy Lewis Wilk – Chief Compliance Officer

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.

GREEN DOT CORPORATION

605 East 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; **William Sowell**, Chief Operating Officer.

ITC FINANCIAL LICENSES, INC.

5617 Princeton Avenue, Suite B
Columbus, Georgia 31904
Tel (678) 713-2075
Fax (866) 295-0646

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

INTEGRATED PAYMENT SYSTEMS INC.

6200 South Quebec Street
Greenwood Village, Colorado 80111
Tel (303) 967-8000
Fax (303) 967-5215

Vicki Brown, President; **Timothy Pheifer**, Secretary; **Patrick Moore**, Treasurer and Chief Financial Officer.

Directory of Money Transmitters

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 N King St	Honolulu	Hawaii	96817
Waipahu	94-210 Hanawai Crcl	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 Hwy	Honolulu	Hawaii	96819
HNL 43-Honolulu II	79 Pauahi St, Hasman Bldg	Honolulu	Hawaii	96813
WAH 47-Wahiawa	564 California Ave	Wahiawa	Hawaii	96786
WPH 37-Waipahu	94-210 Leokane St, Ste 107	Waipahu	Hawaii	96797
KAH 39-Maui	350-A Hukilike St	Kahului	Hawaii	96732

Directory of Money Transmitters

LUCKY MONEY, INC.

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

Rommel R. Medina, Chairman of the Board and Chief Executive Officer, **Ruell R. Medina**, President and Chief Operating Officer; **Phyllis R. Cuison**, Chief Financial Officer; **Crystal L. Tajalle**, Secretary; **Editha Small**, Director.

<u>HAWAII LOCATIONS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	2046 N King St, Ste 3	Honolulu	Hawaii	96819
Waipahu #049	94-354 Hanawai Crcl, 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
Email: mbremittance@mbrchawaii.com

Arthur V. Ty, Chairman of the Board; **Carmelita R. Araneta**, Vice Chairman; **Richard Benedict S. So**, Director; **Ramon P. Nicdao**, General Manager and Resident Director; **Vera Cris Peralta**, Operations Officer; **Inocencia S. Jimeno**, Compliance Officer.

Ramon P. Nicdao – General Manager

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

MANIFLO MONEY EXCHANGE, INC.

1442 Highland Avenue
National City, California 91950
Tel (619) 474-1547
Fax (619) 789-4535
Email: info@manifloinc.com
Website: www.maniflo.com

Florino Agpaoa, Chairman of the Board and President; **Corazon Agpaoa**, Vice President; **Ferdinand Agpaoa**, Executive Vice President & General Manager.

MONEYGRAM PAYMENT SYSTEMS, INC.

1550 Utica Avenue South
Minneapolis, Minnesota 55416
Tel (952) 591-3000
Fax (952) 591-3859

Pamela H. Patsley, Chairman and Chief Executive Officer; **Jeffrey R. Woods**, Executive Vice President, Chief Financial Officer; **Lonnie Keene**, Executive Vice President, Government Affairs and Chief Compliance Officer; **Mubashar Hameed**, Executive Vice President, Chief Information Officer; **Daniel O'Malley**, Executive Vice President – Americas; **Daniel Collins**, Senior Vice President and Treasurer; **Jean Benson**, Senior Vice President and Controller.

NOTEWORLD LLC
(dba NoteWorld Servicing Center)

1001 Pacific Avenue, Suite 200
Tacoma, Washington 98402
Tel (253) 620-7115
Fax (800) 535-9192
Email: pas@noteworld.com

Linda G. Remsberg, President, Sole Member/Manager; **Danielle H. Kiersztyn**, Secretary; **Gloria J. Greeley**, Secretary.

Directory of Money Transmitters

OBOPAY, INC.

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

Carol Realini, Chairman of the Board, Chief Executive Officer and President; **Judith O'Brien**, Executive Vice President, General Counsel & Secretary; **Christopher R. Martin**, Executive Vice President, Global Operations 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 LL-A
Englewood Cliffs, New Jersey 07632
Tel (866) 614-1670
Fax (888) 859-9378

Darren Manelski, Chief Executive Officer, President, and Director; **Wendy Nelson**, Chief Financial Officer and Treasurer; **Gerald Popovsky**, General Counsel and Chief Compliance Officer.

PNB REMITTANCE CENTERS, INC.

3345 Wilshire Boulevard, Suite 230
Los Angeles, California 90010
Tel (213) 401-1008
Fax (213) 401-1208
Email: pnbrcilos@aol.com

Rommel R. Garcia, Chairman of the Board, President & Chief Executive Officer; **Manuel A. Arnaldo**, Senior Vice President & Chief Operations Officer; **Nelson V. Javier**, Senior Vice President & Chief Financial Officer.

David Dahilig – Honolulu Branch Supervisor

Tel (808) 521-1493
Fax (808) 533-2842
Email: honolulu@pnbrci.com

Directory of Money Transmitters

(PNB Remittance Centers, Inc. – cont.)

Arceli Sagaoinit – Waipahu Branch Supervisor

Tel (808) 678-3360

Fax (808) 678-3302

Email: waipahu@pnbrci.com

<u>HAWAII LOCATION</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	33 S King St, Ste 109	Honolulu	Hawaii	96813
Waipahu	94-226 Leoku St	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

Toll Free Fax (866) 737-2486

Email: perausa@earthlink.net

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

Directory of Money Transmitters

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 and Chief Executive Officer; **Steve Taylor**, Executive Vice President Operations, Chief Financial Officer and Secretary; **Steve Shaper**, Executive Vice President Sales; **Randy Templeton**, Executive Vice President Marketing; **Cynthia Sparkman**, Senior Vice President Human Resources; **Lee Schoenberger**, Vice President Finance.

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

2153 North King Street, Suite 105
Honolulu, Hawaii 96819
Tel (808) 845-8688
Fax (808) 843-1068

Joselito G. Quibuyen, Owner; **Jingle Manog**, Compliance Officer.

**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 and (213) 382-1939

Rizalino S. Navarro, Chairman of the Board; **Cynthia P. Santos**, President; **Juan B. Santarin**, Vice President and Chief Financial Officer; **Pia R. Martinez**, Acting Managing Director/Chief Executive Officer; **Edgar C. Bulawan**, Operations Manager & Assistant Corporate Secretary; **Emilio A. Cardenas**, Compliance Officer; **Maria Acelia S. Julian**, Assistant Compliance Officer; and **Genoveva P. Villalobos**, Accountant.

Renato P. de Vega – Waipahu Branch Manager
Tel (808) 680-9593

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

Directory of Money Transmitters

SERVICIO UNITELLER, INC.

218 Route 17 North
Rochelle Park, New Jersey 07662
Tel (201) 345-2000
Fax (201) 345-2082
Website: www.uniteller.com

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

SIGUE CORPORATION

13291 Ralston Avenue
Sylmar, California 91342
Tel (818) 493-5101
Fax (800) 696-0493
Website: www.sigue.com

Guillermo de la Vina, Chairman of the Board and Chief Executive Officer; **Leandro Miguel**, President and Director; **Alfredo de la Vina**, Treasurer, Secretary and Director.

TRAVELEX CURRENCY SERVICES INC.

2121 North 117th Avenue, 7th Floor
Omaha, Nebraska 68164
Tel (402) 491-3200
Fax (212) 701-0461
Email: Gerald.cordano@travelex.com

Michael Ambrose, President and Director; **Judith Adams**, Treasurer and Director; **Kina Lamarche**, Director; **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, # 202B	Honolulu	Hawaii	96815

TRAVELEX GLOBAL BUSINESS PAYMENTS, INC.
(formerly Ruesch International, Inc.)

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

Kina J. Lamarche, President and Director; **Frances R. Berndt**, First Vice President, Treasurer and Director; **Cynthia G. Cross**, Secretary and Associate General Counsel.

WESTERN UNION FINANCIAL SERVICES, INC.
(dba Orlandi Valuta)

(dba Vigo Remittance)
12500 East Belford Avenue
Englewood, Colorado 80112
Tel (866) 959-9898

Email: customerservice@westernunion.com

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

XOOM CORPORATION

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

Email: customerservice@xoom.com

Roelof Botha, Chairman of the Board; **John Kunze**, President, Chief Executive Officer and Director; **Ryno Blignaut**, Treasurer and Chief Financial Officer; **Christopher Ferro**, Secretary and Vice President 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

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