



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

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# **2006 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 2006 Annual Report and Directory of State-Chartered Financial Institutions compiled by the Division of Financial Institutions ("DFI").

The fast paced tempo of DFI activity in 2006 was indicative of Hawaii's economic prosperity and the attendant requirements of business and individual consumers for improved financial service products and providers. Evolution in the financial services marketplace has involved DFI in new areas of responsibility, while at the same time requiring the Division to continue its traditional mission of ensuring the safety and soundness of all State of Hawaii chartered and licensed financial institutions.

The ongoing expansion, service diversity and technological complexity of Hawaii's financial services industry presents significant regulatory and supervisory challenges which have broadened the scope of DFI's traditional financial service examination and administration process.

As noted in last year's Commissioner's Message, financial services industry consolidation created opportunities for Hawaii's business community to develop several new Hawaii-based institutions. Pacific Rim Bank, organized as a State-chartered bank in August 2005, commenced operations in February 2006. Located in Honolulu's Restaurant Row complex, it is the first *de novo* Hawaii-chartered bank opened since 1959. Pacific Rim Bank focuses on serving consumers and small businesses.

Ohana Pacific Bank, organized as a State-chartered bank in January 2006, opened for business in the Kapiolani area in June 2006. The bank has initially focused its marketing efforts on Korean-American businesses and individuals in the Honolulu area.

In addition to these new State-chartered banks, during 2006 DFI processed a significant number of applications for financial services loan company and escrow depository expansions, as well as new branches of existing State-chartered and intra-Pacific banks.

Act 153, Session Laws of Hawaii, 2006 - Hawaii's Money Transmitters Act - was signed into law by Governor Lingle on May 31, 2006. Passage of the bill resulting in this new law was a joint effort by the Legislature, national money transmitter associations, local money transmitters, and Hawaii consumers. DFI supported this legislation, which will ensure the safe and sound operation of money transmission businesses, ensure that such businesses are not used for criminal purposes, promote confidence in the State's financial system and protect consumers who use this very important sector of Hawaii's financial services industry. DFI is currently processing a large number of applications under this program, as licensing is required on or before July 1, 2007.

More robust supervision of banks, credit unions, escrow depository and financial services loan company licensees, and now money transmitters, continues to be driven by the requirements of Federal Bank Secrecy Act and Anti-Money Laundering related activities. These activities have strained DFI staff examination and training schedules. The requirements of other areas of potential DFI involvement - check cashers, mortgage brokers and payday lenders - continue to be evaluated as part of the legislative process. The regulation of any one of these other industries by DFI may necessitate additional staff, training and infrastructure commitments.

# **Commissioner's Message**

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The DFI staff keeps pace with changes in both law 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. This has helped address staff turnover issues and allowed our recently-hired examiners to develop new abilities and sharpen existing skills.

DFI was re-accredited as a State regulatory and supervisory agency by CSBS in 2006. Hawaii is one of 45 state agencies to be so recognized. The re-accreditation process involved 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. This CSBS review process is repeated annually, with detailed off-site checks, as well as the on-site, in depth examination by CSBS teams every fifth year.

The Federal Reserve Bank, the FDIC and the National Credit Union Administration, DFI's regulatory partners, continue to work closely with DFI to provide a seamless supervision and examination framework for all of our State-chartered depository institutions. Conducting joint examinations with our Federal regulatory colleagues also contributes to improvement in DFI staff proficiency and professionalism. As international events have an impact on the local financial community, DFI has developed and maintains lines of communication with our fellow Pacific Island and Asian regulators through participation in the Association of Financial Supervisors of Pacific Countries. We continue to look for opportunities to expand these relationships, going forward.

As always, the key to any successful organization is the people who work within it. The DFI staff, from its most seasoned veteran to its newest examiner-in-training, has been and will continue to be that key component. 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 its new future objectives.

We are all looking forward to meeting 2007's challenges, while continuing to fulfill traditional statutory responsibilities related to protecting consumers, and ensuring the safety and soundness of the State of Hawaii's financial services industry.

Respectfully submitted,

D. B. Griffin III  
Commissioner of Financial Institutions

# **Staff**

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(as of December 31, 2006)

**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

Melanie M. Yoshida

**Licensing and Regulatory Analysis Branch**

**Examiners**

Glenn K. Sanada

Kelly F. Tran

**Field Examination Branch Supervisor**

Michael H. Kollmeyer

**Field Examination Branch Examiners**

Janice M. Ah-Nee

Marjorie C. M. Bragado

Jimmy Koike

Peter S. T. Lam

Patrick P. Lo

Sayaka T. Ogg

Sherri M. Sakamoto

Jamie T.M. Yashiki

# **Staff Changes**

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**Christine Kurashige, Financial Institutions**

Specialist, appointment concluded on June 30, 2006.

**Licensing and Regulatory Analysis Branch**

**Examiners**

- **Glenn K. Sanada** hired on April 17, 2006.

- **Debra R. Takeuchi-Au** resigned on November 15, 2006.

**Field Examination Branch Examiners**

- **Jimmy Koike** hired on May 1, 2006.

- **Patrick P. Lo** transferred from the Licensing and Regulatory Analysis Branch to the Field Examination Branch on May, 5, 2006.

- **Dennis E. Fern** appointment concluded on June 30, 2006.

- **Wayne K. Oshiro** retired on June 30, 2006.

- **Wai Hung "Gary" Lo** resigned on August 21, 2006.

# **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

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	<u>12/31/05</u>	<u>12/31/06</u>
<b>Number of Banks</b>	<b>3</b>	<b>5</b>
<b>ASSETS</b> (Dollar amounts in thousands)		
Loans and Leases <sup>1</sup>	\$16,355,126	\$17,602,476
Cash and Due from Banks	1,154,442	908,747
Securities	6,446,338	6,741,850
Fixed Assets	507,311	503,155
Other Real Estate	1,514	407
Other Assets	2,597,610	2,465,480
<b>TOTAL ASSETS</b>	<b>\$27,062,341</b>	<b>\$28,222,115</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$20,152,333	\$20,894,474
Other Liabilities	3,358,568	3,518,648
 Total Liabilities	 23,510,901	 24,413,122
Capital	3,551,440	3,808,993
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$27,062,341</b>	<b>\$28,222,115</b>

Percentage of:

Equity Capital to Total Assets	13.12%	13.50%
Total Loans to Total Deposits	81.16%	84.24%
Total Loans to Total Assets	60.44%	62.37%

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

# **Statement of Condition**

## **Depository Financial Services Loan Companies**

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	<u><b>12/31/05</b></u>	<u><b>12/31/06</b></u>
<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>	\$389,690	\$381,272
Cash and Due from Banks	6,831	7,767
Securities	227,371	223,702
Fixed Assets	1,933	34,724
Other Real Estate	268	175
Other Assets	26,615	25,287
<b>TOTAL ASSETS</b>	<b>\$652,708</b>	<b>\$672,927</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$484,331	\$487,407
Other Liabilities	115,588	123,926
 Total Liabilities	 599,919	 611,333
Capital	52,789	61,594
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$652,708</b>	<b>\$672,927</b>

Percentage of:

Equity Capital to Total Assets	8.09%	9.15%
Total Loans to Total Deposits	80.46%	78.22%
Total Loans to Total Assets	59.70%	56.66%

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

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## **Directory of State-Chartered Banks**

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### **TRADE ASSOCIATION**

#### **Hawaii Bankers Association**

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

### **OFFICERS**

**CONSTANCE H. LAU**  
President  
(American Savings Bank)

**CLINT L. ARNOLDUS**  
Secretary/Treasurer  
(Central Pacific Bank)

**DONALD G. HORNER**  
Vice President  
(First Hawaiian Bank)

**RODNEY R. SHINKAWA**  
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 (877) 275-3342 (Call Center)  
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  
Fax (720) 475-7690  
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  
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  
Fax (650) 746-7001  
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**

111 South King Street  
Honolulu, Hawaii 96813  
(PO Box 2900, Honolulu, HI 96846-6000)  
Tel 1-(888) 643-3888  
Tel 1-(888) 643-9888 (TTY – Hearing Impaired)  
Fax (808) 537-8440  
Website [www.boh.com](http://www.boh.com)  
E-mail [webmaster@boh.com](mailto:webmaster@boh.com)

**Allan R. Landon**, Chairman of the Board, Chief Executive Officer, and President; **Peter S. Ho**, Vice Chairman and Chief Banking Officer; **Richard C. Keene**, Vice Chairman and Chief Financial Officer; **Mary E. Sellers**, Vice Chairman and Chief Risk Officer; **David W. Thomas**, Vice Chairman and Chief Operating Officer; **Donna A. Tanoue**, Vice Chairman and Chief Administrative Officer; **Peter M. Biggs**, Senior Executive Vice President; **John E. Gray, Jr.**, Senior Executive Vice President; **Wayne Y. Hamano**, Senior Executive Vice President; **Tobias M. Martyn**, Senior Executive Vice President; **Shelley B. Thompson**, Senior Executive Vice President; **William J. Barton**, Executive Vice President; **Derek A. Baughman**, Executive Vice President and Chief Information Officer; **Sharon M. Crofts**, Executive Vice President and Chief Compliance Officer; **Robert M. Crowell**, Executive Vice President; **Kathleen J. Fujihara-Chong**, Executive Vice President; **Jean H. Hamakawa**, Executive Vice President; **Roger J. Khlopis**, Executive Vice President; **Thomas J. Koide**, Executive Vice President; **Ralph M. Mesick**, Executive Vice President; **Lee Y. Moriwaki**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **James C. Polk**, Executive Vice President; **Stephanie L. Saito**, Executive Vice President; **Dean Y. Shigemura**, Executive Vice President and Controller; **Mary A. Weisman**, Executive Vice President; **Cynthia G. Wywick**, Executive Vice President.

Statement of Condition as of December 31, 2006  
(Dollar amounts in thousands)

**Total Assets \$10,616,212**

**Total Capital \$731,981**

<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 Kalanianaole Hwy	Honolulu	Hawaii	96825
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kaimuki	3600 Waialae Ave	Honolulu	Hawaii	96816
Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815

## Directory of State-Chartered Banks

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**(Bank of Hawaii – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
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	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, #100	Honolulu	Hawaii	96819
MCBH Kaneohe Bay	1196 Fifth St, MCBH	Kailua	Hawaii	96734
Mililani Town	95-221 Kipapa Dr	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
Safeway-Hawaii Kai	377 Keahole St	Honolulu	Hawaii	96825
Safeway-Kailua	200 Hamakua Dr	Kailua	Hawaii	96734
Safeway-Kapolei	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Safeway-Mililani	94-780B Meheula Prkwy	Mililani	Hawaii	96789
Star-Kahala Mall	4211 Waialae Ave	Honolulu	Hawaii	96816
Star-Kamehameha Shopping Ctr	1620 N School St	Honolulu	Hawaii	96817
Star-Kaneohe	46-023 Kamehameha Hwy	Kaneohe	Hawaii	96744
Star-Moiliili	2470 S King St	Honolulu	Hawaii	96826
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waialae-Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Waianae	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waikale	94-817 Lumiaina St	Waipahu	Hawaii	96797
Waikiki	2228 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.)**

<b><u>HAWAII BRANCHES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Hamakua	45-3568 Mamane St	Honokaa	Hawaii	96727
Ka'u (Pahala Shopping Ctr)	96-3167 Pikake St	Pahala	Hawaii	96777
Kaikoo	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kealakekua	81-6638 Mamalahoa Hwy	Kealakekua	Hawaii	96750
Kohala	54-3888 Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kailua-Kona	Hawaii	96740
KTA-Keauhou	78-6831 Alii Dr	Kailua-Kona	Hawaii	96740
KTA-Puainako	50 E Puainako St	Hilo	Hawaii	96720
Pahoa	15-2906 Puna Rd	Pahoa	Hawaii	96778
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 Puunene Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr	Lahaina	Hawaii	96761
Maui Marketplace	270 Dairy Rd, Bldg J	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779

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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>
Pukalani	5501 Pukalani St	Pukalani	Hawaii	96768
Safeway-Kahului	170 E Kamehameha Ave	Kahului	Hawaii	96732
Safeway-Piilani	277 Pikea Ave	Kihei	Hawaii	96753
Star-Kihei	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 - Village of Pavai a'i	PO Box 69	Pago Pago	American Samoa	96799
American Samoa - Village of Tafuna	PO Box 69	Pago Pago	American Samoa	96799
American Samoa - Village of Utulei	PO Box 69	Pago Pago	American Samoa	96799

### WEST PACIFIC BRANCHES

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

### GUAM BRANCHES

Hagatna	134 W Soledad Ave	Hagatna	Guam	96910
Harmon	1340-C N Marine Dr	Tamuning	Guam	96913
ISB Pay-Less Micronesia Mall	1088 W Marine Dr, Ste 200	Dededo	Guam	96929
ISB Pay-Less Oka	291 Farenholt Ave	Tamuning	Guam	96913
ISB Pay-Less Yigo	525 Chalan Ramon Haya	Yigo	Guam	96929
Tamuning	683 S Marine 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)  
E-mail [info@centralpacificbank.com](mailto:info@centralpacificbank.com)

**Ronald K. Migita**, Chairman of the Board; **Clint Arnoldus**, President, Chief Executive Officer and Vice Chairman of the Board; **Blenn A. Fujimoto**, Vice Chairman of the Bank and 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.

Statement of Condition as of December 31, 2006  
(Dollar amounts in thousands)

**Total Assets \$5,481,264**

**Total Capital \$814,909**

<b><u>OAHU BRANCHES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
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 Kalanianaole Hwy	Honolulu	Hawaii	96825
Kahala Mall	4211 Waialae Ave	Honolulu	Hawaii	96816
Kahala Instore	1173 21st 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
Kalihi Gulick	2119 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Windward	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	909 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	680 Kamokila Blvd	Kapolei	Hawaii	96707

## 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>
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
Moiliili	2615 S King St	Honolulu	Hawaii	96826
Pearl City Instore	850 Kamehameha Hwy	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
Kahului	33 Lono Ave, Ste 400	Kahului	Hawaii	96732
Kihei	207 Piikea Ave, Ste 6-63	Kihei	Hawaii	96753
Wailuku	2061 Wells St	Wailuku	Hawaii	96793

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### Directory of State-Chartered Banks

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(Central Pacific Bank – cont.)

<u>CALIFORNIA LOAN CENTERS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Newport Beach	100 Bayview Circle, Ste 3200	Newport Beach	California	92660
Pasadena	800 E Colorado Blvd, Ste 560	Pasadena	California	91101
Roseville	2281 Lava Ridge Court, Ste 170	Roseville	California	95661
San Diego	16870 West Bernardo Dr, Ste 170	San Diego	California	92127

WASHINGTON LOAN CENTERS

Seattle	1200 Westlake Ave North, Ste 810	Seattle	Washington	98109
Tacoma	2112 North 30 <sup>th</sup> St, Ste A	Tacoma	Washington	98403

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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)

**Walter A. Dods, Jr.**, Chairman; **Donald G. Horner**, President and Chief Executive Officer; **Albert M. Yamada**, Vice Chairman and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Anthony R. Guerrero, Jr.**, Vice Chairman; **Gary L. Caulfield**, Vice Chairman; **Robin S. Midkiff**, Executive Vice President; **Linda B. C. Fujitani**, Executive Vice President and Chief Credit Officer; **Sheila M. Sumida**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Robert T. Fujioka**, Executive Vice President and Group Manager; **Raymond S. Ono**, Executive Vice President and Segment Manager; **Edward Y.W. Pei**, Executive Vice President and Group Manager; **Brandt G. Farias**, Executive Vice President; **Corbett K. Kalama**, Executive Vice President; **Robert S. Harrison**, Executive Vice President and Chief Risk Officer; **Steve J. Williams**, Executive Vice President and Banking Center Manager; **Kristi L. Maynard**, Senior Vice President and Treasurer.

Statement of Condition as of December 31, 2006  
(Dollar amounts in thousands)

**Total Assets \$12,002,615**

**Total Capital \$2,238,235**

<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 Lane	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 Kalanianaole Hwy	Honolulu	Hawaii	96825
Hickam AFB	30 Hickam Court #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 Waialae 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
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96815

## Directory of State-Chartered Banks

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**(First Hawaiian Bank – cont.)**

<u>OAHU BRANCHES</u> <u>(cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kapiolani	1580 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	91-590 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	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
Kealakekua	81-6626 Mamalahoa Hwy	Kealakekua	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

### KAUAI BRANCHES

Hanapepe-Eleele	Eleele Shopping Ctr, 4469 Waialo Rd	Eleele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746

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## Directory of State-Chartered Banks

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**(First Hawaiian Bank – cont.)**

<u>KAUAI BRANCHES</u> (cont.)	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Koloa	3506 Waikomo Rd	Kauai	Hawaii	96756
Kukui Grove	3-2600 Kaumualii Hwy, #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, #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 Place, #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	353 Chalan San Antonio Rd, Ste 101	Tamuning	Guam	96913
Gualo Rai	Gualo Rai Commercial Ctr, Middle Rd	Gualo Rai	Saipan, MP	96950
Oleai	Oleai Ctr, Beach Rd	Chalan Laulau	Saipan, MP	96950

### CAYMAN ISLANDS BRANCH

Cayman Islands	PO Box 500	Georgetown	Grand Cayman, Cayman Islands
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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)

**Wayne Miyao**, Chairman of the Board; **Woon S. Hyun**, President and Chief Executive Officer; **James M. Ewing**, Chief Credit Officer; **LouEllen Ficke**, Chief Financial Officer

Statement of Condition as of December 31, 2006  
(Dollar amounts in thousands)

**Total Assets \$36,490**

**Total Capital \$12,139**

**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; **Mark Southwick**, Executive Vice President, Secretary, and Chief Financial Officer; **Lawrence Miwa**, Senior Vice President; **Melvin Tanaka**, Senior Vice President.

Statement of Condition as of December 31, 2006  
(Dollar amounts in thousands)

**Total Assets \$85,534**

**Total Capital \$11,729**

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## Directory of Interstate Banks

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### **BANK OF THE ORIENT**

#### **Administrative Office**

233 Sansome Street  
San Francisco, California 94104  
Tel (415) 338-0886  
**Honolulu Office**  
765 Bishop Street  
Honolulu, Hawaii 96813  
Tel (808) 543-3700  
Website [www.bankorient.com](http://www.bankorient.com)

Vice President/Branch Operations Manager-Hawaii – **Rochelle Kaai**

**Ernest L. Go**, Chairman of the Board and Chief Executive Officer; **Yvonne Go**, Senior Vice President; **John Ng**, Executive Vice President and Chief Operating Officer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	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)

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

**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.

<u>OAHU BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	2 S King St	Honolulu	Hawaii	96813

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### Directory of Interstate Banks

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(**HomeStreet Bank** – cont.)

<u>HAWAII BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	111 Aupuni St, Ste 102	Hilo	Hawaii	96720

**OAHU MORTGAGE CENTER**

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

Wailuku	871 Kolu St, Ste 102	Wailuku	Hawaii	96793
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## **Directory of Foreign and Intra-Pacific Banks**

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### **PHILIPPINE NATIONAL BANK**

**Honolulu Agency**  
1145 Bishop Street  
Honolulu, Hawaii 96813  
Tel (808) 521-1493  
Fax (808) 533-2842  
E-mail [pnb.honolulu@hawaiiantel.net](mailto:pnb.honolulu@hawaiiantel.net)

General Manager – **Luis David, Jr.**

**Florencia Tarriela**, Chairman of the Board; **Omar Byron T. Mier**, Vice Chairman, President and Chief Executive Officer; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Asterio L. Favis, Jr.**, Executive Vice President (Treasury Group); **Carmen G. Huang**, Executive Vice President, Chief Financial Officer, and Chief of Staff; **Cynthia Vicente-Javier**, Executive Vice President and Chief Technology Officer Global (Technology); **Alvin C. Go**, Senior Vice President and Chief Legal Counsel (Legal); **Ma. Paz D. Lim**, First Vice President and Acting Treasurer.

### **BANK OF THE FEDERATED STATES OF MICRONESIA**

**Hawaii Intra-Pacific Branch**  
614 South Street, Suite 202  
Honolulu, Hawaii 96813  
Tel (808) 537-2264/6622  
Fax (808) 537-4499  
E-mail: [bofsmhawaiibranch@bofsm.fm](mailto:bofsmhawaiibranch@bofsm.fm)

Operations Officer – **Yokorihda Keller**

**Ihlen Joseph**, 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.

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## **Directory of Financial Services Loan Companies**

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### **TRADE ASSOCIATION**

#### **Hawaii Financial Services Association, Inc.**

c/o Marvin S. C. Dang, Esq.  
Attorney for HFSA  
PO Box 4109  
Honolulu, Hawaii 96812-4109  
Tel (808) 521-8521  
Fax (808) 521-8522  
E-mail [dangm@aloha.net](mailto:dangm@aloha.net)

### **OFFICERS**

**BERNADETTE H. SAKODA**  
President  
(Kauai Island Finance, Inc.)

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

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

**MARVIN S.C. DANG, ESQ.**  
Executive Director/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 (877) 275-3342 (Call Center)  
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)  
E-mail [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; **Randall Kawano**, Executive Vice President and Chief Financial Officer; **David Kamimura**, Executive Vice President and Chief Lending Officer.

Statement of Condition as of December 31, 2006  
(Dollar amounts in thousands)

**Total Assets \$672,927**

**Total Capital \$61,594**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	1164 Bishop St	Honolulu	Hawaii	96813
Kahala	4224 Waialae Ave	Honolulu	Hawaii	96816
Kailua	602 Kailua Rd, Ste 103	Kailua	Hawaii	96734
Kalihi	1620 N School St	Honolulu	Hawaii	96817
Kapahulu	2927 Kapiolani Blvd	Honolulu	Hawaii	96826
Kapiolani	1600 Kapiolani Blvd, Ste 109	Honolulu	Hawaii	96814
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782

**HAWAII BRANCHES**

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

**KAUAI BRANCH**

Lihue	4393 Kukui Grove St, Ste 101	Lihue	Hawaii	96766
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**MAUI BRANCH**

Kahului	140 Hoohana St, Ste 111	Kahului	Hawaii	96732
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**Directory of Depository Financial Services Loan Companies**

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

<u>HAWAII LOAN CENTER</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	427 Kilauea Ave, Ste 10B	Hilo	Hawaii	96720

**MAUI LOAN CENTER**

Kahului	140 Hoohana St, Ste 113	Kahului	Hawaii	96732
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**GUAM LOAN CENTER**

Tamuning	339 Chalan San Antonio, Ste 100	Tamuning	Guam	96913
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**Directory of Nondepository Financial Services Loan Companies**

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**AMERICAN GENERAL FINANCIAL SERVICES OF HAWAII, INC.**

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

District Manager - **Alvin Tanaka**

**James R. Simmerman**, President; **Stephen H. Loewenkamp**, Executive Vice President; **Donald R. Breivogel, Jr.**, Senior Vice President and Chief Financial Officer; **Thomas D. Graber**, Director, Vice President, 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>
Main	94-1040 Waipio Uka St	Waipahu	Hawaii	96797
Honolulu	555 N King St, Bldg A, Sp 106	Honolulu	Hawaii	96817
Kaneohe	46-028 Kawa St, Ste A-9	Kaneohe	Hawaii	96744
Pearl City	98-1268 Kaahumanu St, Ste C-04	Pearl City	Hawaii	96782

**HAWAII BRANCHES**

Hilo	395 Kilauea Ave, Unit B3	Hilo	Hawaii	96720
Kailua-Kona	75-5737 Kuakini Hwy, #104	Kailua-Kona	Hawaii	96740

**MAUI BRANCH**

Kahului	250 Alamaha St, Ste N15	Kahului	Hawaii	96732
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## **Directory of Nondepository Financial Services Loan Companies**

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### **BENEFICIAL HAWAII INC.**

826 Fort Street Mall  
Honolulu, Hawaii 96813  
Tel (808) 533-4202  
Fax (808) 533-3425  
Website [www.beneficial.com](http://www.beneficial.com)

District Sales Manager – **Bryan Anderson**

**Thomas M. Detelich**, Director and President; **John T. Greene**, Executive Vice President and Chief Financial Officer; **Loretta R. Abrams**, Vice President and Secretary; **Daniel W. Anderson**, Vice President and Treasurer; **Carin M. Rodemoyer**, Vice President and Controller.

<b><u>OAHU BRANCHES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	826 Fort Street Mall	Honolulu	Hawaii	96813
Honolulu	1199 Dillingham Blvd	Honolulu	Hawaii	96817
Kaneohe	45-955 Kamehameha Hwy	Kaneohe	Hawaii	96744
Wahiawa	823 California Ave	Wahiawa	Hawaii	96786
Waipahu	94-050 Farrington Hwy, Ste B 1-3	Waipahu	Hawaii	96797

#### **HAWAII BRANCH**

Hilo	99 Aupuni St, Ste 101	Hilo	Hawaii	96720
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#### **KAUAI BRANCH**

Lihue	3-2600 Kaumualii Hwy, Ste B-17	Lihue	Hawaii	96766
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#### **MAUI BRANCH**

Kahului	425 Koloa St	Kahului	Hawaii	96732
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## 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

**Clint Arnoldus**, 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)  
700 Bishop Street, Suite 1010  
Honolulu, Hawaii 96813  
Tel (808) 531-2569

District Managers – **Rick Wong, William Brune, and Gordon Takaki**

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

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	98-199 Kamehameha Hwy, #A-1	Aiea	Hawaii	96701
Ewa Beach	91-1001 Kaimalie St, #103	Ewa Beach	Hawaii	96706
Haleiwa	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
Honolulu	197 S Hotel St	Honolulu	Hawaii	96813
Honolulu	1286 Kalani St, #109	Honolulu	Hawaii	96817
Honolulu	1440 Kapiolani Blvd, #107	Honolulu	Hawaii	96814
Honolulu	2153 N King St, #109	Honolulu	Hawaii	96819
Honolulu	2320 S King St	Honolulu	Hawaii	96826
Kailua	116 Hekili St, #104	Kailua	Hawaii	96734
Kaneohe	45-1117 Kamehameha Hwy, #103	Kaneohe	Hawaii	96744
Kapolei	890 Kamokila Blvd, #130	Kapolei	Hawaii	96707
Mililani	95-1249 Meheula Pkwy, #B-7	Mililani	Hawaii	96789
Wahiawa	935 California Ave	Wahiawa	Hawaii	96786
Waipahu	94-866 Moloalo St, Ste D2	Waipahu	Hawaii	96797

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### 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>
Hilo	315 Makaala St, #112	Hilo	Hawaii	96720
Hilo	220 Kamehameha Ave	Hilo	Hawaii	96720
Kona	75-5660 Kopiko St, #D2	Kailua-Kona	Hawaii	96740

#### KAUAI BRANCH

Lihue	4370 Kukui Grove St, #104	Lihue	Hawaii	96766
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<u>MAUI BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	333 Dairy Rd, #101-B	Kahului	Hawaii	96732
Lahaina	2580 Kekaa St, #C-3	Lahaina	Hawaii	96761

### **COUNTRYWIDE HOME LOANS, INC.**

225 Queen Street, Suite 100

Honolulu, Hawaii 96813

Tel (808) 532-1150

E-mail [customers@countrywide.com](mailto:customers@countrywide.com)

Vice President and Area Manager – **Jon Whittington**

**Angelo R. Mozilo**, Chairman and Director; **Stanford L. Kurland**, President and Chief Executive Officer; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos M. Garcia**, Senior Managing Director and Chief of Banking Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer; **David Sambol**, Senior Managing Director and Chief of Production.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	225 Queen St, Ste 100	Honolulu	Hawaii	96813
Honolulu	55 Merchant St, Ste 1600	Honolulu	Hawaii	96813
Honolulu	700 Bishop St	Honolulu	Hawaii	96813
Honolulu	733 Bishop St, Ste 2000	Honolulu	Hawaii	96813
Honolulu	841 Bishop St, Ste 1530	Honolulu	Hawaii	96813
Kailua	118 Hekili St	Kailua	Hawaii	96734
Pearl City	1000 Kamehameha Hwy, Ste 222	Pearl City	Hawaii	96782

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### Directory of Nondepository Financial Services Loan Companies

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(Countrywide Home Loans, Inc. – cont.)

<u>HAWAII BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kailua-Kona	75-1027 Henry St, Ste 110	Kailua-Kona	Hawaii	96740

#### KAUAI BRANCH

Lihue	4370 Kukui Grove St, Ste 109A	Lihue	Hawaii	96766
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<u>MAUI BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kihei	215 Piikea Ave, Unit 07-73	Kihei	Hawaii	96753
Pukalani	425 Koloa St, Ste 103	Kahului	Hawaii	96732
Wailea	161 Wailea Ike Place, Ste B-107	Wailea	Hawaii	96753

### **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 and Chief Executive Officer; **Keethe T. Koyanagi**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Brian Y. C. Lau**, Senior Vice President; **Pamela R. Fern**, Vice President; **Jeffrey K. Inouye**, Assistant Vice President; **Gordon M. Uechi**, Assistant Secretary; **Lisa J. Noguchi**, Operations Officer.

### **O. S. MEYER, LIMITED DBA FIRST FINANCE COMPANY OF MOLOKAI**

Hio Place, RW Meyer Building  
PO Box 615  
Kaunakakai, Hawaii 96748  
Tel (808) 553-5545  
Fax (808) 553-8415  
E-mail [ffcomkk@aloha.net](mailto:ffcomkk@aloha.net)

Manager – **Peter Cockett**

**Peter Cockett**, President; **Eric Stack**, Vice President; **Wilma Souza**, Secretary; **Gail Cosier**, Treasurer; **Lori Cummins**, Assistant Secretary; **Elizabeth Cockett**, Ex-Officio.

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## **Directory of Nondepository Financial Services Loan Companies**

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### **FIRST MAGNUS FINANCIAL CORPORATION DBA CHARTER FUNDING**

201 Merchant Street, Suite 1901

Honolulu, Hawaii 96813

Tel (808) 524-8651

Fax (808) 524-8358

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

Hawaii Chief Operating Officer – **Robert Boon**

Hawaii Operations Manager – **Karen Casil**

**Thomas W. Sullivan Sr.**, Chairman of the Board; **Gurpreet S. Jaggi**, President and Chief Executive Officer;  
**Thomas W. Sullivan Jr.**, Vice President, Secretary and Treasurer; **Karl F. W. Young**, Chief Operating Officer;  
**Gary K. Malis**, Chief Financial Officer.

<b><u>OAHU BRANCHES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	201 Merchant St, Ste 1901	Honolulu	Hawaii	96813
East Oahu	4211 Waialae Ave, Ste 107	Honolulu	Hawaii	96816
Mililani	95-390 Kuahelani Ave, Ste 2A	Mililani	Hawaii	96789
Pearlridge	98-211 Pali Momi St, Ste 103	Aiea	Hawaii	96701
Platinum	201 Merchant St, Ste 1950	Honolulu	Hawaii	96813

#### **HAWAII BRANCHES**

Kona	75-170 Hualalai Rd, Ste B-105	Kailua-Kona	Hawaii	96740
Waimea	65-1227A Opelo Rd, Ste 4	Kamuela	Hawaii	96743

#### **KAUAI BRANCH**

Kauai	3016 Umi St, Ste 208	Lihue	Hawaii	96766
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#### **MAUI BRANCH**

Maui	33 Lono Ave, Ste 310	Kahului	Hawaii	96732
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## **Directory of Nondepository Financial Services Loan Companies**

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### **FORD MOTOR CREDIT COMPANY**

1585 Kapiolani Boulevard, Suite 922  
Honolulu, Hawaii 96814  
Tel (808) 946-3200  
Fax (800) 781-8225

Hawaii Manager - **Walter Lawson**

**Michael E. Bannister**, Chairman and Chief Executive Officer; **Terry D. Chenault**, President - Global Operations and Technology; **John T. Noone**, President – FCI; **Attila J. Wagner**, President – FCNA; **David P. Cosper**, Chief Financial Officer and Treasurer; **Susan J. Thomas**, Secretary.

### **GMAC MORTGAGE USA CORPORATION**

629 Kailua Road, Suite 101  
Kailua, Hawaii 96734  
Tel (808) 263-4622  
Fax (808) 263-5935

District Manager – **William Rizzo**

**David M. Applegate**, Chairman, President and Chief Executive Officer; **David M. Bricker**, Senior Vice President and Chief Financial Officer; **Robert H. Patterson**, Senior Vice President and Secretary; **William Casey**, Senior Vice President and Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	629 Kailua Rd, Ste 101	Kailua	Hawaii	96734
Aiea	99-115 Aiea Heights Dr	Aiea	Hawaii	96701
Honolulu	800 Fort Street Mall, Stes 100 & 102	Honolulu	Hawaii	96813

### **HAWAII BRANCHES**

Hilo	630 Kilauea Ave, Ste 104	Hilo	Hawaii	96720
Kona	75-5995 Kuakini Hwy, Ste 512	Kailua-Kona	Hawaii	96740

### **MAUI BRANCH**

Kahului	430 Kele St, Ste 401	Kahului	Hawaii	96732
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**Directory of Nondepository Financial Services Loan Companies**

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**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  
E-mail [ROLAND@HOFINC.NET](mailto:ROLAND@HOFINC.NET)

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

**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; **Morris Shinsato**, 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 and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

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## **Directory of Nondepository Financial Services Loan Companies**

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### **MORGAN STANLEY CREDIT CORPORATION**

1001 Bishop Street, Suite 1600

Honolulu, Hawaii 96813

Tel (800) 767-7282

Fax (605) 371-5920

E-mail [creditcustserv@morganstanleycredit.com](mailto:creditcustserv@morganstanleycredit.com)

Manager – **Paul C. T. Loo**

**Kevin Rodman**, President and Director; **Kevin Norris**, Vice President and Director; **William J. Forsell**, Assistant Treasurer; **Michael J. Gillespie**, Vice President and Chief Financial Officer; **Charlene R. Herzer**, Assistant 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; **Amy Lau**, Treasurer; **Lily Narusawa**, Assistant Secretary.

### **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 South King St, Room 105	Honolulu	Hawaii	96826
Kalihi	2255 N School St	Honolulu	Hawaii	96819

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## **Directory of Nondepository Financial Services Loan Companies**

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### **STANDARD FINANCIAL CORP.**

705 South King Street, Suite 204  
Honolulu, Hawaii 96813  
Tel (808) 531-6515  
Fax (808) 538-3027

**Allan S. Totoki**, President; **Rona S. Totoki**, Secretary; **Adele Lum**, Vice President-Finance/Treasurer.

### **WELLS FARGO FINANCIAL HAWAII, INC.**

26 Hoolai Street, Suite 600  
Kailua, Hawaii 96734  
Tel (808) 262-6584  
Fax (808) 262-7875  
Website: [www.wellsfargofinancial.com](http://www.wellsfargofinancial.com)

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

**Reed W. Ramsay**, President and Director; **Dean R. Anderson**, Vice President; **Steve McClelland**, Vice President and Assistant Treasurer; **Gary M. Poetting**, Vice President and Secretary; **Patrick P.L. Tom**, Vice President; **Steven N. Owenson**, Treasurer.

<b><u>OAHU BRANCHES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	26 Hoolai St, Ste 600	Kailua	Hawaii	96734
Aiea	99-115 Aiea Heights Dr	Aiea	Hawaii	96701
Ala Moana	1311 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapalama	1210 Dillingham Blvd	Honolulu	Hawaii	96817
Pearl City Plaza	719 Kamehameha Hwy, #C-300	Pearl City	Hawaii	96782
Waipahu	94-300 Farrington Hwy	Waipahu	Hawaii	96797

### **HAWAII BRANCHES**

Hilo	266 Waianuenue Ave	Hilo	Hawaii	96720
Kona	75-5722 Hanama Pl	Kailua-Kona	Hawaii	96740

### **KAUAI BRANCH**

Lihue	3-3122 Kuhio Hwy, Ste A-14	Lihue	Hawaii	96766
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**Directory of Nondepository Financial Services Loan Companies**

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(Wells Fargo Financial Hawaii, Inc. – cont.)

<u>MAUI BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Wailuku	210 Imi Kala St	Wailuku	Hawaii	96793

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## **Directory of State-Chartered Credit Unions**

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### **TRADE ASSOCIATION**

#### **Hawaii Credit Union League**

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

### **OFFICERS**

DENNIS TANIMOTO  
President

PAMELA DIVITO-PAIAINA  
Vice President

WENDY KISHIDA  
Association Services Manager

REED KANO  
Finance Manager

TRACY AIWOHI  
Executive Assistant

CLARA TEMPORAL  
Legislative & Regulatory Affairs Manager

### **CREDIT UNION ADVISORY BOARD**

WAYNE M. SHINTANI  
Chairperson

SHARLENE E. SUGANUMA  
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)

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## **Directory of State-Chartered Credit Unions**

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### **HAWAII CENTRAL CREDIT UNION**

681 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 531-8911  
Fax (808) 531-7048  
Website [www.hccu.info](http://www.hccu.info)

**Moses Lum Hoy**, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Mack Lee**, First Vice President; **Dennis Ihara**, Second Vice President; **Larry Morgan**, Secretary; **Stanley Gono**, Treasurer.

### **LIHUE CREDIT UNION**

2973 Kele Street  
Lihue, Hawaii 96766-5165  
Tel (808) 245-2712  
Fax (808) 245-7241  
Website [www.lihuecu.com](http://www.lihuecu.com)

**Timothy Albao**, Chairman of the Board; **Keith A. Uyeno**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Vice President.

### **OAHU ONE CREDIT UNION**

2219 Pauoa Road  
Honolulu, Hawaii 96813  
Tel (808) 521-6727  
Fax (808) 545-2978  
E-mail [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.

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## **Directory of Escrow Depositories**

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### **TRADE ASSOCIATION**

**Escrow Association of Hawaii**  
PO Box 2017  
Honolulu, Hawaii 96805  
Tel (808) 356-4357  
Toll Free Fax (888) 538-8725

### **OFFICERS**

**SUSANNE M. LUNSFORD**  
President  
(Hawaii Escrow & Title, Inc.)

**SUE SANTOS**  
Vice President  
(First Hawaii Title Corporation)

**ANN FUKUZAKI**  
Treasurer  
(Fidelity National Title & Escrow of Hawaii, Inc.)

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

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### **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  
E-mail [dale.hastie@fnf.com](mailto:dale.hastie@fnf.com)

**Dale Hastie**, President and State Manager; **Ann Fukuzaki**, Vice President.

<b><u>OAHU OFFICES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	201 Merchant St, Ste 2100	Honolulu	Hawaii	96813
Kahala	4211 Waialae Ave, Ste 111	Honolulu	Hawaii	96816
Kailua	116 Hekili St	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 312	Aiea	Hawaii	96701

#### **HAWAII OFFICES**

Hilo	1255 Kilauea Ave, Ste 200A	Hilo	Hawaii	96720
Kailua-Kona	75-1000 Henry St, Ste 203	Kailua-Kona	Hawaii	96740

#### **KAUAI OFFICE**

Koloa	3417 East Poipu Rd, Ste 104	Koloa	Hawaii	96756
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#### **MAUI OFFICES**

Kahului	285 W Kaahumanu Ave, Ste 102	Kahului	Hawaii	96732
Lahaina	181 Lahainaluna Rd, Ste A	Lahaina	Hawaii	96761
Upcountry	8 Kiopaa St, Ste 103	Pukalani	Hawaii	96768
Wailea	161 Wailea Ike Pl, Ste A-102	Wailea	Hawaii	96753

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## **Directory of Escrow Depositories**

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### **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)  
E-mail [famhawaii@firstam.com](mailto:famhawaii@firstam.com)

**Joseph L. Dwight IV**, Chief Executive Officer, President and Director; **Patsy K. Saiki**, Senior Vice President and Secretary; **Kinau Kepaa**, Vice President and Treasurer; **Neville Bowler**, Vice President; **Kathleen Mizusawa**, Assistant Vice President; **John Hollenbeck**, Director.

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

### **HAWAII OFFICES**

Hilo	1438 Kilauea Ave, Ste 1	Hilo	Hawaii	96720
Kailua-Kona	75-1029 Henry St, Ste 202	Kailua-Kona	Hawaii	96740

### **KAUAI OFFICE**

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

Kahului	173 Hoohana St, Ste 1	Kahului	Hawaii	96732
Kihei	2439 South Kihei Rd, Ste B-102	Kihei	Hawaii	96753
Makawao	1043 Makawao Ave, Ste 110	Makawao	Hawaii	96768

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### **Directory of Escrow Depositories**

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## **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)

**Thomas W. Sullivan**, Chairman of the Board; **Lester G. L. Wong**, President; **Lynn Matsushima**, Secretary, Treasurer, and Controller.

<b><u>OAHU OFFICES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	201 Merchant St, Ste 2000	Honolulu	Hawaii	96813
Aiea	98-211 Pali Momi St, Ste 600	Aiea	Hawaii	96701
Waialae	4211 Waialae Ave, Ste 208	Honolulu	Hawaii	96816

### **HAWAII OFFICES**

Kailua-Kona	75-5722 Kuakini Hwy, Ste 210	Kailua-Kona	Hawaii	96740
Kamuela	65-1291 Kawaihae Rd, Ste 104	Kamuela	Hawaii	96743

### **KAUAI OFFICE**

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

Kahului	33 Lono Ave, Ste 240	Kahului	Hawaii	96732
Kihei	1993 South Kihei Rd, Ste 7	Kihei	Hawaii	96753
Lahaina	910 Honoapiilani Hwy, Ste 5	Lahaina	Hawaii	96761

## **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)  
E-mail [info@guardianescrow.com](mailto:info@guardianescrow.com)

**Frances H. Goo**, President; **Edwards S. H. Goo**, Vice President; **Betsy S. Watanabe**, Secretary; **Augusta Hau**, Treasurer.

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### **Directory of Escrow Depositories**

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#### **HAWAII ESCROW & TITLE, INC.**

Topa Financial Tower  
700 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 532-2977  
Fax (808) 531-1165  
Website [www.hetinc.com](http://www.hetinc.com)  
E-mail [info@hetinc.com](mailto:info@hetinc.com)

**Denise M. Kaehu**, President, Secretary, and Treasurer; **Brenda Cipriano-Critcher**, Vice President - Title;  
**Susanne Lunsford**, Vice President – Escrow.

<u>OAHU OFFICE</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
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Main	700 Bishop St, Ste 1600	Honolulu	Hawaii	96813
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#### **HAWAII OFFICE**

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

Lahaina	2580 Kekaa Dr, Ste H-1	Lahaina	Hawaii	96761
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#### **HAWAII RESORT ESCROW, INC.**

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

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

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## **Directory of Escrow Depositories**

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### **INTEGRITY ESCROW AND TITLE COMPANY, INC.**

333 Queen Street, Suite A  
Honolulu, Hawaii 96813  
Tel (808) 447-6000  
Fax (808) 447-6010  
E-mail - Escrow Division: [dennis@integrityescrow.com](mailto:dennis@integrityescrow.com)  
Title Division: [eddie@integrityescrow.com](mailto:eddie@integrityescrow.com)

**Dennis K.K. Ching**, President, Secretary and Treasurer; **Emperado Aton**, Vice President; **Marlene Texeira**, Administration Manager.

### **ISLAND TITLE CORPORATION**

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

**Lynne Kaneshiro**, Chairman; **Jason Chun**, President and Chief Executive Officer; **Neal Takeuchi**, Senior Vice President; **Karen Andrews**, Vice President; **Pauline Manijo**, Secretary; **Ross Kondo**, Vice President and Treasurer; **Bradford Ishida**, Vice President; **Brian Tanabe**, Assistant Vice President.

<b><u>OAHU OFFICES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	1132 Bishop St, Ste 400	Honolulu	Hawaii	96813
Kapolei	1001 Kamokila Blvd, Ste 118	Kapolei	Hawaii	96707
Waialae	3465 Waialae Ave, Ste 370	Honolulu	Hawaii	96816
Waipio	94-1040 Waipio Uka St, Ste 6	Waipahu	Hawaii	96797

### **HAWAII OFFICES**

Hilo	688 Kinoole St, Ste 121	Hilo	Hawaii	96720
Kailua-Kona	75-5660 Kopiko St, Ste A-2	Kailua-Kona	Hawaii	96740

### **MAUI OFFICE**

Kihei	1325 South Kihei Rd, Ste 205	Kihei	Hawaii	96753
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## **Directory of Escrow Depositories**

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### **NATIONS ESCROW SERVICES OF HAWAII, INC.**

345 Queen Street, Suite 503  
Honolulu, Hawaii 96813  
Tel (808) 536-1474  
Fax (808) 587-0869  
Email: [miljohnson@nationstitle.com](mailto:miljohnson@nationstitle.com)

**Steve Likens**, President; **Maile Johnson**, Vice President; **Michael Riley**, Treasurer; **Chris Faoro**, Secretary.

### **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)  
E-mail [clago@ortc.com](mailto:clago@ortc.com)

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

<b><u>OAHU OFFICES</u></b>	<b>ADDRESS</b>	<b>CITY</b>	<b>STATE</b>	<b>ZIP CODE</b>
Main	733 Bishop St, Ste 2700	Honolulu	Hawaii	96813
Aiea	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701
Honolulu	1314 S King St, Ste 662	Honolulu	Hawaii	96814
Kahala	4211 Waialae Ave, Ste T-1	Honolulu	Hawaii	96816
Kailua	116 Hekili St, Ste 7	Kailua	Hawaii	96734

### **HAWAII OFFICES**

Hilo	1437 Kilauea Ave, Ste 105	Hilo	Hawaii	96720
Kailua-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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### **Directory of Escrow Depositories**

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**(Old Republic Title & Escrow of Hawaii, Ltd. – cont.)**

<b><u>MAUI OFFICES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Kahului	33 Lono Ave, Ste 195	Kahului	Hawaii	96732
Kihei	380 Huku Li'i Pl, Ste 206	Kihei	Hawaii	96753
Lahaina	10 Hoohui Rd, Ste 210	Lahaina	Hawaii	96761

### **PACIFIC ACCESS ESCROW, INC.**

1314 South King Street, Suite 200

Honolulu, Hawaii 96814

Tel (808) 748-2000

Fax (808) 748-2650

E-mail [service@pacificaccessescrow.com](mailto:service@pacificaccessescrow.com)

**Patsy K. Saiki**, President and Secretary; **Kinau Kepaa**, Vice President and Treasurer; **Geraldine Tomonari**, Vice President; **Joseph L. Dwight IV**, Director; **John Hollenbeck**, Director; **Richard A. Smith**, Director; **Donald J. Casey**, Director.

<b><u>OAHU OFFICES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	1314 S King St, Ste 200	Honolulu	Hawaii	96814
Kahala	4211 Waialae Ave, Ste UW1	Honolulu	Hawaii	96816
Leeward	98-211 Pali Momi St, Ste 411	Aiea	Hawaii	96701
Windward	629 Kailua Rd, Ste 212	Kailua	Hawaii	96734

### **SECURITY TITLE CORPORATION**

1164 Bishop Street, Suite 1611

Honolulu, Hawaii 96813

Tel (808) 535-6000

Fax (808) 532-7151

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

**David P. Palk**, Chairman, President, and Secretary; **Rachel P. Romena**, Vice President; **Karen Wheeler**, Vice President; **Dina M. Young**, Treasurer.

<b><u>OAHU OFFICES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Main	1164 Bishop St, Ste 1611	Honolulu	Hawaii	96813
Aiea	98-1247 Kaahumanu St, Ste 219A	Aiea	Hawaii	96701
Kailua	40 Aulike St, Ste 312	Kailua	Hawaii	96734

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### Directory of Escrow Depositories

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**(Security Title Corporation – cont.)**

<u>HAWAII OFFICE</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	391 Kilauea Ave	Hilo	Hawaii	96720

**KAUAI OFFICE**

Lihue	4370 Kukui Grove St, Ste 209	Lihue	Kauai	96766
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**TITLE GUARANTY ESCROW SERVICES, INC.**

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

**David T. Pietsch, Jr.**, President; **Michael A. Pietsch**, Executive Vice President; **James W. Pietsch**, Executive Vice President; **John Jubinsky**, Secretary; **Glen Ajimine**, Senior Vice President; **Mark Renschen**, Senior Vice President; **Matt Takata**, 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 Kalanianaole Hwy, #108	Hawaii Kai	Hawaii	96825
Kailua	111 Hekili St	Kailua	Hawaii	96734
King Street	1350 S King St, Ste 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
Waialae-Kahala	4211 Waialae Ave, Ste 104	Honolulu	Hawaii	96816
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797

**HAWAII OFFICES**

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

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### **Directory of Escrow Depositories**

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

<b><u>KAUAI OFFICES</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Koloa	3417 East Poipu Rd, Ste 106B	Poipu	Hawaii	96756
Lihue	4414 Kukui Grove St, Ste 104	Lihue	Hawaii	96766
Princeville	4280 Kuhio Hwy, Ste G-202	Princeville	Hawaii	96722

**MAUI OFFICES**

Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	41 East Lipoa St	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Rd	Lahaina	Hawaii	96761
Paia	120 Hana Hwy, #120-3 & #120-4	Paia	Hawaii	96779

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