



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

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**2007  
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 2007 Annual Report and Directory of State-Chartered Financial Institutions compiled by the Division of Financial Institutions ("DFI").

Rapidly changing national economic conditions directed the course of DFI activity in 2007, particularly towards the latter part of the year. The Division's traditional mission of monitoring the safety and soundness of State of Hawaii chartered and licensed financial institutions received renewed emphasis as what had been called the "sub-prime mortgage crisis" expanded into the broader financial services sector.

Pressures on liquidity and credit availability in residential mortgage loan markets resulted in a contraction of non-depository financial services loan company mortgage lending activities, both locally and nationally. As a result of these changing market conditions, a number of State licensed non-depository financial services loan companies - Beneficial Hawaii, Inc., Countrywide Home Loans, Inc., Ford Motor Credit Company, and First Magnus Financial Corporation dba Charter Funding - elected to downsize or wind up their activities in Hawaii. While additional contractions in this sector are possible, a significant number of bank and non-bank lenders remain engaged in residential mortgage lending in the State going forward.

The Federal Reserve Bank, the Federal Deposit Insurance Corporation ("FDIC") and the National Credit Union Administration, DFI's regulatory partners, worked closely with DFI to provide a seamless supervision and examination framework for our State-chartered depository institutions over the busy past year. Conducting joint examinations with our Federal regulatory colleagues has contributed to significant improvement in DFI staff proficiency and professionalism. This proved useful as the increasing tempo of supervisory activity placed conflicting demands on the services of our Federal counterparts. International events also continued to have a significant impact on the local financial community. DFI has maintained its lines of communication with our fellow Pacific Island and Asian regulators through participation in the Association of Financial Supervisors of Pacific Countries. We feel these relationships will remain of material benefit going forward.

In recognition of the increasing number of residential mortgage loan foreclosures being reported on the mainland, DFI sponsored a meeting of Hawaii consumer groups in November 2007 to discuss residential mortgage market conditions in Hawaii and to explore appropriate responses in view of perceived levels of foreclosure activity in the local market. In addition, DFI, through its existing complaint process, continued to assist Hawaii consumers with residential mortgage loan inquiries and complaints on an ongoing basis. As 2007 came to a close, local conditions indicated that Hawaii was not experiencing the higher levels of foreclosure activity recorded on the mainland. Close market monitoring will continue in this critical area in 2008.

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

# Commissioner's Message

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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 processed a large number of applications under this program before the initial licensing deadline of July 1, 2007 and the subsequent initial renewal cycle deadline of December 31, 2007.

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. 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, coupled with the increasing frequency of safety and soundness examinations and the ongoing demands of Bank Secrecy Act and Anti-Money Laundering monitoring programs will necessitate additional staff, training and infrastructure commitments.

The DFI staff keeps 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. This has helped address staff turnover issues and allowed our examiners to develop new abilities and sharpen existing skills.

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

We are facing significant challenges in fulfilling our statutory responsibilities of ensuring the safety and soundness of Hawaii's financial services industry and protecting Hawaii's consumers. The key component in meeting those challenges in the past has always been the DFI staff, from its most seasoned veteran to its newest examiner-in-training. They will continue to be that key component going forward, and it is therefore appropriate to not only thank them here for their past hard work, but to acknowledge their continuing critical importance in the Division's ability to meet the increasing tempo of operations as we move into 2008.

Respectfully submitted,

D. B. Griffin III  
Commissioner of Financial Institutions

# Staff

(as of December 31, 2007)

**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  
Debra R. Takeuchi-Au  
Robert D. Turran  
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  
Thomas A.L. McCurdy  
Ruth M. Mende-Yanagida  
Sayaka T. Ogg  
Sherri M. Sakamoto

# Staff Changes

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

- **Robert D. Turran** hired on January 22, 2007  
- **Debra R. Takeuchi-Au** hired on March 12, 2007

## **Field Examination Branch Examiners**

- **Thomas A.L. McCurdy** hired on January 8, 2007  
- **Jamie T.M. Yashiki** resigned on February 20, 2007  
- **Ruth M. Mende-Yanagida** hired on March 27,  
2007

# Mission Statement

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

# Statement of Condition

## State-Chartered Banks

	12/31/07	12/31/06
<b>Number of Banks</b>	<b>5</b>	<b>5</b>
<b>ASSETS</b>	(Dollar amounts in thousands)	
Loans and Leases <sup>1</sup>	\$17,261,855	\$17,602,476
Cash and Due from Banks	1,852,375	908,747
Securities	6,722,262	6,741,850
Fixed Assets	495,730	503,155
Other Real Estate	530	407
Other Assets	2,604,352	2,465,480
<b>TOTAL ASSETS</b>	<b>\$28,937,104</b>	<b>\$28,222,115</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$21,221,527	\$20,894,474
Other Liabilities	3,708,247	3,518,648
Total Liabilities	24,929,774	24,413,122
Capital	4,007,330	3,808,993
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$28,937,104</b>	<b>\$28,222,115</b>
Percentage of:		
Equity Capital to Total Assets	13.85%	13.50%
Total Loans to Total Deposits	81.34%	84.24%
Total Loans to Total Assets	59.65%	62.37%

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

# Statement of Condition

## Depository Financial Services Loan Companies

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	12/31/07	12/31/06
<b>Number of Depository Financial Services Loan Companies</b>	<b>1</b>	<b>1</b>
<b>ASSETS</b>	(Dollar amounts in thousands)	
Loans and Leases <sup>2</sup>	\$507,059	\$381,272
Cash and Due from Banks	5,827	7,767
Securities	133,807	223,702
Fixed Assets	33,934	34,724
Other Real Estate	0	175
Other Assets	26,804	25,287
<b>TOTAL ASSETS</b>	<b>\$707,431</b>	<b>\$672,927</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$516,713	\$487,407
Other Liabilities	123,243	123,926
Total Liabilities	639,956	611,333
Capital	67,475	61,594
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$707,431</b>	<b>\$672,927</b>
Percentage of:		
Equity Capital to Total Assets	9.54%	9.15%
Total Loans to Total Deposits	98.13%	78.22%
Total Loans to Total Assets	71.68%	56.66%

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

**TRADE ASSOCIATION**

**Hawaii Bankers Association**

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

**OFFICERS**

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

**CLINT L. ARNOLDUS**  
Vice President  
(Central Pacific Bank)

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

**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 (800) 756-3558  
Website [www.fdic.gov](http://www.fdic.gov)

National Banks

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

State-Chartered Member Banks

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

Federal Savings Banks and Federal Savings & Loan Associations

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

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**Directory of State-Chartered Banks**

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**BANK OF HAWAII**

130 Merchant Street  
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)  
Email: [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; **David W. Thomas**, Vice Chairman and Chief Operating Officer; **Mark A. Rossi**, Vice Chairman, Chief Administrative Officer, General Counsel and Corporate Secretary; **Daniel C. Stevens**, Vice Chairman and Chief Financial Officer; **Mary E. Sellers**, Vice Chairman and Chief Risk Officer; **Shelley B. Thompson**, Vice Chairman and Chief Fiduciary Officer; **Donna A. Tanoue**, Vice Chairman, Client & Community Relations; **Peter M. Biggs**, Senior Executive Vice President; **Kathleen J. Fujihara-Chong**, Senior Executive Vice President; **Wayne Y. Hamano**, Senior Executive Vice President; **Susan L. Ing**, Senior Executive Vice President; **Thomas J. Koide**, Senior Executive Vice President; **Tobias M. Martyn**, Senior Executive Vice President; **Derek A. Baughman**, Executive Vice President and Chief Information Officer; **Sharon M. Crofts**, Executive Vice President and Chief Compliance Officer; **Dean Y. Shigemura**, Executive Vice President and Treasurer; **Brian T. Stewart**, Executive Vice President and Controller; **Robert I. Crowell**, Executive Vice President; **Jean H. Hamakawa**, Executive Vice President; **Roger J. Khlopin**, Executive Vice President; **Ralph M. Mesick**, Executive Vice President; **Lee Y. Moriwaki**, Executive Vice President; **Richard B. Murphy**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **James C. Polk**, Executive Vice President; **Stephanie L. Saito**, Executive Vice President; **Cynthia G. Wyrick**, Executive Vice President.

Statement of Condition as of December 31, 2007  
(Dollar amounts in thousands)

**Total Assets \$10,447,867**

**Total Capital \$751,867**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	111 S King St	Honolulu	Hawaii	96813
Aikahi Park	25 Kaneohe Bay Dr	Kailua	Hawaii	96734
Ala Moana	1441 Kapiolani Blvd	Honolulu	Hawaii	96814
Chinatown	101 N King St	Honolulu	Hawaii	96817
Ewa Beach	91-775 Papipi Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-165 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7192 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Hawaii Kai-Safeway	377 Keahole St	Honolulu	Hawaii	96825
Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816

## 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>
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua-Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waiialae Ave	Honolulu	Hawaii	96816
Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815
Kalihi	1950 N King St	Honolulu	Hawaii	96819
Kamehameha Shopping Ctr-Star Market	1620 N School St	Honolulu	Hawaii	96817
Kaneohe	45-1001 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	727 Kapahulu Ave	Honolulu	Hawaii	96816
Kapolei	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Kapolei-Safeway	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Keeaumoku	1451 S King St	Honolulu	Hawaii	96814
Kunia	94-661 Kupuohi St	Waipahu	Hawaii	96797
Laie	55-510 Kamehameha Hwy	Laie	Hawaii	96762
MCBH Kaneohe Bay	1196 Fifth St, MCBH	Kailua	Hawaii	96734
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, #100	Honolulu	Hawaii	96819
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani-Safeway	94-780B Meheula Pky	Mililani	Hawaii	96789
Moiliili-Star Market	2470 S King St	Honolulu	Hawaii	96826
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Harbor	4404 Malaai St	Honolulu	Hawaii	96818
Pearlridge	98-211 Pali Momi St	Aiea	Hawaii	96701
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waianae Mall	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waikele	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.)**

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hamakua	45-3568 Mamane St	Honokaa	Hawaii	96727
Kaiko'o	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Ka'u (Pahala)	96-3163 Pikake St	Pahala	Hawaii	96777
Kealakekua	81-6638 Mamalahoa Hwy	Kealakekua	Hawaii	96750
Keauhou-KTA Store	78-6831 Alii Dr	Kailua-Kona	Hawaii	96740
Kohala	54-3888 Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	15-2906 Puna 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 Puunene Ave	Kahului	Hawaii	96732
Kahului-Safeway	170 E Kamehameha Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd	Kihei	Hawaii	96753
Kihei-Star Market	1310 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr, 712 Front St	Lahaina	Hawaii	96761

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

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

**MOLOKAI BRANCH**

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

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

**WEST PACIFIC BRANCHES**

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

**GUAM BRANCHES**

Hagatna	134 W Soledad Ave	Hagatna	Guam	96910
Harmon	1340-C N Marine 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)  
Email: [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 - Hawaii Market; **Dean K. Hirata**, Vice Chairman of the Bank and Chief Financial Officer; **Denis K. Isono**, Executive Vice President of Operations & Services; **Curtis Chinn**, Executive Vice President and Chief Risk Officer; **Karen K. Street**, Executive Vice President & Director of Human Resources.

Statement of Condition as of December 31, 2007  
(Dollar amounts in thousands)

**Total Assets \$5,720,716**

**Total Capital \$810,251**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	220 S King St	Honolulu	Hawaii	96813
Beretania	1338 S Beretania St	Honolulu	Hawaii	96814
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Hawaii Kai	6600 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Kahala Instore	1173 21st Ave	Honolulu	Hawaii	96816
Kahala Mall	4211 Wai'ale'ale 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 Wai'ale'ale Ave	Honolulu	Hawaii	96816
Kalihi	2024 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Windward	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	909 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814

**Directory of State-Chartered Banks**

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**(Central Pacific Bank – cont.)**

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

**HAWAII BRANCHES**

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

**KAUAI BRANCH**

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

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

**Directory of State-Chartered Banks**

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(Central Pacific Bank – cont.)

<u>CALIFORNIA LOAN CENTERS</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Newport Beach	100 Bayview Cr, Ste 3200	Newport Beach	California	92660
Pasadena	800 E Colorado Blvd, Ste 560	Pasadena	California	91101
Roseville	1420 Rocky Ridge Ct, Ste 250	Roseville	California	95661
San Diego	16870 West Bernardo Dr, Ste 170	San Diego	California	92127

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**Directory of State-Chartered Banks**

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**FIRST HAWAIIAN BANK**

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

**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; **Kristi L. Maynard**, Executive Vice President and Treasurer; **Melvin W.Y. Mow**, Executive Vice President and Chief Credit Officer; **Gary L. Caulfield**, Vice Chairman; **Robert T. Fujioka**, Vice Chairman; **Anthony R. Guerrero, Jr.**, Vice Chairman; **Robert S. Harrison**, Vice Chairman; **Raymond S. Ono**, Vice Chairman; **Brandt G. Farias**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Corbett K. Kalama**, Executive Vice President; **Robin S. Midkiff**, Executive Vice President; **Edward Y.W. Pei**, Executive Vice President and Group Manager; **Steve J. Williams**, Executive Vice President and Banking Center Manager; **Iris Y. Matsumoto**, Senior Vice President Human Resources.

Statement of Condition as of December 31, 2007  
(Dollar amounts in thousands)

**Total Assets \$12,596,950**

**Total Capital \$2,423,612**

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

**Directory of State-Chartered Banks**

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**(First Hawaiian Bank – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96815
Kapahulu Market	888 Kapahulu Ave	Honolulu	Hawaii	96815
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
Kealahou	81-6626 Mamalahoa Hwy	Kealahou	Hawaii	96750
Kona	74-5593 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	Government Main Rd	Pahoa	Hawaii	96778
Waikoloa	68-1845 Waikoloa Rd	Waikoloa	Hawaii	96738

**Directory of State-Chartered Banks**

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**(First Hawaiian Bank – cont.)**

<u>KAUAI BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hanapepe-Eleele	Eleele Shopping Ctr, 4469 Waialo Rd	Eleele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Koloa	Hawaii	96756
Kukui Grove	3-2600 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, #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)

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

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

Statement of Condition as of December 31, 2007

(Dollar amounts in thousands)

**Total Assets \$64,843**

**Total Capital \$10,928**

**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; **Michael Sasaki**, Senior Vice President; **Melvin Tanaka**, Senior Vice President.

Statement of Condition as of December 31, 2007

(Dollar amounts in thousands)

**Total Assets \$106,728**

**Total Capital \$10,672**

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**Directory of Interstate Banks**

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**BANK OF THE ORIENT**

**Administrative Office**

233 Sansome Street, 12<sup>th</sup> Floor  
San Francisco, California 94104

Tel (415) 338-0890

Fax (800) 881-2686

**Honolulu Office**

765 Bishop Street

Honolulu, Hawaii 96813

Tel (808) 543-3700

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

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

**Ernest L. Go**, Chairman of the Board and Chief Executive Officer; **John Ng**, President and Chief Operating Officer; **Philipp Frings**, 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>
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)

**Gerald Tanaka** - Hawaii Production Regional Manager

**Mona Choy-Beddow** - Hawaii Retail Banking Regional Manager

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

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**Directory of Interstate Banks**

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**(HomeStreet Bank – cont.)**

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

**HAWAII BRANCH**

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

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

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

**Honolulu Agency**

33 South King Street, Suite 109

Honolulu, Hawaii 96813

Tel (808) 521-1493

Fax (808) 533-2842

Toll Free 1-800-278-0988

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

**Hermelo Y. Parot** - General Manager

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

**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

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

**Yokorihda Keller** - Operations Officer

**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.

**TRADE ASSOCIATION**

**Hawaii Financial Services Association, Inc.**

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

**OFFICERS**

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

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

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

**FEDERAL REGULATORY AGENCIES**

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

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

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

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

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**Directory of Depository Financial Services Loan Companies**

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**FINANCE FACTORS, LIMITED**

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

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

Statement of Condition as of December 31, 2007  
(Dollar amounts in thousands)

**Total Assets \$707,431**

**Total Capital \$67,475**

<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	4211 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
 <u>HAWAII BRANCHES</u>				
Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Keauhou-Kona	78-6831 Alii Dr, Ste H-1	Kailua-Kona	Hawaii	96740
 <u>KAUAI BRANCH</u>				
Lihue	4393 Kukui Grove St, Ste 101	Lihue	Hawaii	96766

**Directory of Depository Financial Services Loan Companies**

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

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

**HAWAII MORTGAGE CENTER**

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

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

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

94-1040 Waipio Uka Street  
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; **Jerry L. Gilpin**, Executive Vice President; **Stephen H. Loewenkamp**, Executive Vice President; **Thomas D. Graber**, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

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

**HAWAII BRANCHES**

Hilo – 11008149	395 Kilauea Ave, Unit B-3	Hilo	Hawaii	96720
Kailua-Kona – 11008860	75-5737 Kuakini Hwy, Ste 104	Kailua-Kona	Hawaii	96740

**MAUI BRANCH**

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

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

**Bryan Anderson** - District Sales Manager

**Gary Esposito**, President; **John Greene**, Executive Vice President, Chief Financial Officer and Director; **Loretta Abrams**, Vice President and Secretary; **Daniel Anderson**, Vice President and Treasurer; **Carin Rodemoyer**, Vice President and Controller.

**Directory of Nondepository Financial Services Loan Companies**

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**CITIFINANCIAL, INC.**

(a Hawaii Corporation)

700 Bishop Street, Suite 1010

Honolulu, Hawaii 96813

Tel (808) 531-2569

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

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

**James W. Schneider**, President; **Linda S. Davis**, Vice President and Secretary; **Edward J. Schneider**, Treasurer; **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>
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
720019	1440 Kapiolani Blvd, Ste 107	Honolulu	Hawaii	96814
720035	95-1249 Meheula Pky, Ste B-7	Mililani	Hawaii	96789
720036	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
720038	2153 N King St, Ste 109	Honolulu	Hawaii	96819
720039	890 Kamokila Blvd, Ste 130	Kapolei	Hawaii	96707
720040	197 S Hotel St	Honolulu	Hawaii	96813
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, Ste D-2	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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**Directory of Nondepository Financial Services Loan Companies**

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(CitiFinancial, Inc. – cont.)

<u>MAUI BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
720042	333 Dairy Rd, Ste 101-B	Kahului	Hawaii	96732
720045	2580 Kekaa Dr, Ste 108	Lahaina	Hawaii	96761

**COUNTRYWIDE HOME LOANS, INC.**

225 Queen Street, Suite 100  
Honolulu, Hawaii 96813  
Tel (808) 532-1150  
Email: customers@countrywide.com

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

**David Sambol**, Chairman of the Board and Chief Executive Officer; **Andrew Gissinger**, President and Chief Operating Officer; **Eric Sieracki**, Executive Managing Director and Chief Financial Officer.

**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.

**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, III**, 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**, Assistant Vice President.

**FIRST FINANCE COMPANY OF MOLOKAI  
(dba of O. S. MEYER, LIMITED)**

R. W. Meyer Building, Hio Place  
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.

**GMAC MORTGAGE USA CORPORATION**

609 Kailua Road, Suite 200  
Kailua, Hawaii 96734  
Tel (808) 263-4622  
Fax (808) 263-5935

**William Rizzo** - District Manager

**James G. Jones**, President and Chief Executive Officer; **James N. Young**, Chief Financial Officer; **Cathy Quenneville**, Secretary.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	609 Kailua Rd, Ste 200	Kailua	Hawaii	96734
Aiea	99-115 Aiea Heights Dr, Ste 225	Aiea	Hawaii	96701
Honolulu	800 Fort Street Mall, Ste 100	Honolulu	Hawaii	96813

**HAWAII BRANCHES**

Hilo	630 Kilauea Ave, Ste 104	Hilo	Hawaii	96720
Kona	73-4976 Kamanu Street, Ste 107	Kailua-Kona	Hawaii	96740

**MAUI BRANCH**

Maui	430 Kele St, Ste 401	Kahului	Hawaii	96732
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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  
Email: roland@hofinc.net

**Roland C. Casamina**, President and Chief Executive Officer; **Evelyn Casamina**, Vice President and Secretary; **Marsha Kamao**, 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; **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 and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

**MORGAN STANLEY CREDIT CORPORATION**

1001 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (800) 767-7282  
Fax (605) 371-5920  
Email: creditcustserv@morganstanleycredit.com

**Paul C. T. Loo** - Manager

**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; **Dolly Uy**, 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 S King St, Rm 105	Honolulu	Hawaii	96826
Kalihi	2255 N School St	Honolulu	Hawaii	96819

**Directory of Nondepository Financial Services Loan Companies**

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**WELLS FARGO FINANCIAL HAWAII, INC.**

1210 Dillingham Boulevard, Suite 21

Honolulu, Hawaii 96817

Tel (808) 841-0981

Fax (808) 847-2944

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

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

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

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
50	1210 Dillingham Blvd, Ste 21	Honolulu	Hawaii	96817
463	94-300 Farrington Hwy, Ste G-11	Waipahu	Hawaii	96797
684	99-115 Aiea Heights Dr, Ste 301	Aiea	Hawaii	96701
6448	719 Kamehameha Hwy, Ste C-300	Pearl City	Hawaii	96782

**HAWAII BRANCHES**

387	266 Waianuenue Ave	Hilo	Hawaii	96720
429	75-5722 Hanama Pl	Kailua-Kona	Hawaii	96740

**KAUAI BRANCH**

1047	3-3122 Kuhio Hwy, Ste A-14	Lihue	Hawaii	96766
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**MAUI BRANCH**

38	210 Imi Kala St, Ste 203	Wailuku	Hawaii	96793
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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  
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

VACANT  
City & County of Honolulu

GAY L. MATHEWS  
Hawaii County

GARY S. FUKUROKU  
Maui County

TIMOTHY L. ALBAO  
Kauai County

**FEDERAL CREDIT UNION REGULATORY AGENCY**

**National Credit Union Administration**

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

**HAWAII CENTRAL CREDIT UNION**

681 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 536-3677  
Fax (808) 536-8360  
Website: [www.hccu.info](http://www.hccu.info)

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

**OAHU ONE CREDIT UNION**

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

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

**TRADE ASSOCIATION**

**Escrow Association of Hawaii**

c/o 1100 Alakea Street, Suite 501  
Honolulu, Hawaii 96813  
Tel (808) 532-2977  
Fax (808) 599-5450

**OFFICERS**

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

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

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

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

**Directory of Escrow Depositories**

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

201 Merchant Street, Suite 2100

Honolulu, Hawaii 96813

Tel (808) 536-0404

Fax (808) 536-1082

Email: dale.hastie@fnf.com

**Raymond R. Quirk**, Chairman; **Dale Hastie**, President and State Manager; **Ann Fukuzaki**, Vice President.

<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
Kahala	4211 Waialae Ave, Ste 111	Honolulu	Hawaii	96816
Kailua	609 Kailua Rd, Ste 204	Kailua	Hawaii	96734
Pearlridge	98-1005 Moanalua Rd, Ste 410	Aiea	Hawaii	96701

**HAWAII OFFICES**

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

**MAUI OFFICES**

Kahului	285 W Kaahumanu Ave, Ste 103	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

**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)  
Email: famhawaii@firstam.com

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

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

**HAWAII OFFICES**

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

**KAUAI OFFICE**

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

Kaanapali	2580 Kekaa Dr, Ste 123	Lahaina	Hawaii	96761
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

**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**, Vice President, Secretary, and Treasurer.

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

**HAWAII OFFICES**

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

**KAUAI OFFICE**

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

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

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

**Directory of Escrow Depositories**

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**HAWAII ESCROW & TITLE, INC.**

Administrative Office  
1100 Alakea Street, Suite 501  
Honolulu, Hawaii 96813  
Tel (808) 532-2977  
Fax (808) 531-1165  
Website: [www.hetinc.com](http://www.hetinc.com)  
Email: [info@hetinc.com](mailto:info@hetinc.com)

**Denise M. Kaehu**, President, Secretary, and Treasurer; **Brenda Cipriano-Critcher**, Vice President - Title; **Timothy Salisbury**, Director.

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

**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.

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

333 Queen Street, Suite A  
Honolulu, Hawaii 96813  
Tel (808) 447-6000  
Fax (808) 447-6010  
Email: dennis@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; **Brian Tanabe**, Assistant Vice President.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	1132 Bishop St, Ste 400	Honolulu	Hawaii	96813
Kaimuki	3465 Waiialae Ave, Ste 370	Honolulu	Hawaii	96816
Kapahulu	614 Kapahulu Ave, Ste 101	Honolulu	Hawaii	96815
Kapolei	1001 Kamokila Blvd, Ste 151	Kapolei	Hawaii	96707
Waipio	94-1040 Waipio Uka St, Ste 6	Waipahu	Hawaii	96797

**HAWAII OFFICES**

Hilo	688 Kinoole St, Ste 121	Hilo	Hawaii	96720
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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**NATIONS ESCROW SERVICES OF HAWAII, INC.**

345 Queen Street, Suite 503  
Honolulu, Hawaii 96813  
Tel (808) 536-1474  
Fax (808) 587-0869

**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)  
Email: [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; **Rick Dosa**, Executive Vice President and Corporate Counsel; **Carleton R. Lago**, Senior Vice President, Secretary and Assistant Treasurer; **Gary J. Horn**, Senior Vice President; **Julaine Souza**, Senior Vice President; **Patricia Yee**, Senior Vice President; **James A. Beaty**, Vice President and Controller; **Robin Kernutt**, Vice President and Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	733 Bishop St, Stes 2600 & 2700	Honolulu	Hawaii	96813
Aiea	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701
Kahala	4211 Waialae Ave, Ste T-1	Honolulu	Hawaii	96816
Kailua	116 Hekili St, Ste 7	Kailua	Hawaii	96734
Kapolei	1001 Kamokila Blvd, Ste 130	Kapolei	Hawaii	96707
King Street	1314 S King St, Ste 662	Honolulu	Hawaii	96814

**HAWAII OFFICES**

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

**KAUAI OFFICE**

Kapaa	4-831 Kuhio Hwy, Ste 416	Kapaa	Hawaii	96746
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**Directory of Escrow Depositories**

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

<u>MAUI OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	33 Lono Ave, Ste 195	Kahului	Hawaii	96732
Kihei	380 Huku Li'i Pl, Ste 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

Email: [service@pacificaccessescrow.com](mailto:service@pacificaccessescrow.com)

**Neil Gulley**, President; **Patsy Saiki**, Vice President and Secretary; **Joseph L. Dwight IV**, Director; **John Hollenbeck**, Director; **Richard A. Smith**, Director; **Donald J. Casey**, Director.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	1314 S King St, Ste 200	Honolulu	Hawaii	96814
Kahala	4211 Waialae Ave, Ste 9000	Honolulu	Hawaii	96816
Leeward	98-211 Pali Momi St, Ste 411	Aiea	Hawaii	96701
Windward	970 N Kalaheo Ave, Ste C-215	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; **Dina M. Young**, Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
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

**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  
 Email: main@tghawaii.com

**David T. Pietsch, Jr.**, President; **James W. Pietsch**, Executive Vice President; **Michael A. Pietsch**, Executive Vice President; **John Jubinsky**, Secretary; **Glen Ajimine**, Senior Vice President; **Lorrin Hirano**, 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 Kalaniana'ole Hwy, Ste 108	Hawaii Kai	Hawaii	96825
Kahala	4211 Waialae Ave, Ste 104	Honolulu	Hawaii	96816
Kailua	111 Hekili St	Kailua	Hawaii	96734
King Street	1350 S King St, Stes 105 & 110	Honolulu	Hawaii	96814
Mililani	95-1095 Ainamakua Dr, Ste 1	Mililani	Hawaii	96789
Pearlridge	98-151 Pali Momi St, Ste 115	Aiea	Hawaii	96701
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797

**HAWAII OFFICES**

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

**Directory of Escrow Depositories**

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

<u>KAUAI OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Koloa	3417 E Poipu Rd, Ste 106B	Poipu	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	41 E Lipoa St	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Rd	Lahaina	Hawaii	96761
Paia	120 Hana Hwy, Stes 120-3 & 120-4	Paia	Hawaii	96779

**AMAZON PAYMENTS, INC.**

1200 12<sup>th</sup> Avenue South  
Seattle, Washington 98144  
Tel (866) 723-3202  
Fax (206) 266-1341

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

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

200 Vesey Street  
New York, New York 10285-4902  
Tel (212) 640-5100  
Fax (212) 640-9247

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

**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.

**ATH VIETNAM - USA**  
**(dba of Huong Thi Thanh Nguyen)**

901 River Street, Suite 101  
Honolulu, Hawaii 96817  
Tel (808) 528-3667  
Fax (808) 528-7139

**Huong Thi Thanh Nguyen**, Owner.

**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.

**CAA MINI MART**

430 Hookahi Street, Suite 28  
Wailuku, Hawaii 96793  
Tel (808) 242-6919  
Fax (808) 242-8493

**Salvacion Agdinaoay**, Partner; **Estrelita Antes**, Partner.

**CENTRAL REMITTANCE & MINI-MART, INC.**

2007 North King Street  
Honolulu, Hawaii 96819  
Tel (808) 841-2854  
Fax (808) 841-7841

**Nina Myrna Manuel**, President; **Jesus Manuel**, Vice President & Secretary.

**COINSTAR E-PAYMENT SERVICES INC.**

1800 114<sup>th</sup> Avenue SE  
Bellevue, Washington 98004  
Tel (425) 943-8000  
Fax (303) 793-3221

**Mohit Davar**, Director; **Michael John Skinner**, President and Director; **Robbin Lynn Ayers**, Vice President, Secretary, and Treasurer.

**CONTINENTAL EXCHANGE SOLUTIONS, INC.**  
**(dba RIA Financial Services and dba Associated Foreign Exchange)**

13825 Cerritos Corporate Drive, Suite C  
Cerritos, California 90703  
Tel (562) 345-2128  
Fax (562) 345-2685

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

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

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

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

**DOLLAR-PESO EXPRESS**  
**(dba of Joselito G. Quibuyen)**

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

**Joselito G. Quibuyen**, Owner.

**EASY REMITTANCE EXPRESS, LLC**

2119 North King Street, Suite 305  
Honolulu, Hawaii 96819  
Tel (808) 223-6075  
Fax (808) 681-8118

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

**EXPRESS PADALA (USA), INC.,  
MEMBER: EQUITABLE PCI BANK GROUP OF COMPANIES**

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

**Walter Wassmer**, Chairman of the Board; **Rodolfo Aquino**, President & General Manager; **Harvey Wang**, Comptroller; **Angelito Lapid**, Compliance Officer.

**GREEN DOT CORPORATION**

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

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

**HI-PHIL EXPRESS, INC.**

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

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

**INTEGRATED PAYMENT SYSTEMS INC.**

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

**Rodney Esch**, President and Director; **Jan Madsen**, Vice President, Secretary, Treasurer, Chief Financial Officer, and Director.

**INTERPAYMENT SERVICES LIMITED**

65 Kingsway  
London, England WC2B 6TD  
Tel (44) 1733-503032  
Mailing: 100 Yonge Street, 14<sup>th</sup> Floor, Scotia Plaza  
Toronto, Ontario M5C 2W1  
Tel (416) 981-2191

**Vanessa Murden**, President and Director; **Julian Rothwell**, Treasurer; **Sylvain Pignet**, Secretary.

**ITC FINANCIAL LICENSES, INC.**

1791 O.G. Skinner Drive, Suite A  
West Point, Georgia 31833  
Tel (706) 645-9482  
Fax (706) 645-5167

**Merrill Brooks Smith**, Chairman of the Board, President & Chief Executive Officer; **Phillip Craig Graves**, Secretary.

**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.

**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.

**LUCKY MONEY, INC.**

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

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

**MANIFLO MONEY EXCHANGE INC.**

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

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

**MANILA EXPRESS HAWAII  
(dba of Virginia R. Galace)**

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

**Virginia R. Galace**, Owner.

**MB REMITTANCE CENTER HAWAII, LTD.**

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

**Arthur Ty**, Chairman of the Board; **Carmelita Araneta**, Vice Chairman; **Alfred Madrid**, Director; **Ramon Nicdao**, Operations Officer.

**MONEYGRAM PAYMENT SYSTEMS, INC.**

1550 Utica Avenue South, Suite 100  
Minneapolis, Minnesota 55416  
Tel (952) 591-3807  
Fax (952) 591-3859

**Philip Milne**, Chairman of the Board, President & Chief Executive Officer; **David Parrin**, Chief Financial Officer; **Anthony Ryan**, Chief Operations Officer; **Tom Haider**, SVP of Government Affairs & Chief Compliance Officer; **Tim Gallaher**, Treasurer; **Jean Benson**, Controller; **Teresa Johnson**, General Counsel & Secretary.

**MONEY SERVICES BUSINESS  
(dba of Ann Lou S. Cordero)**

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

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

**OBOPAY, INC.**

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

**Carol Realini**, Chief Executive Officer & Director; **H. David Johnson**, EVP & Chief Financial Officer; **Judith O'Brien**, EVP, General Counsel & Secretary; **Christopher Martin**, VP & Treasurer.

**OMNEX GROUP, INC.**

1 Spectrum Pointe Drive, Suite 100  
Lake Forest, California 92630  
Tel (949) 330-1580  
Fax (949) 330-1565

**Frank Petrilli**, President & Director; **James Cornell**, Vice President, General Counsel & Secretary; **Nabil Kabbani**, Vice President & Chief Operating Officer; **Jamie Pascucci**, Treasurer; **Luis Velez**, Chief Compliance Officer & Assistant Secretary; **Michael Solomon**, Controller.

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**Directory of Money Transmitters**

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**ORLANDI VALUTA**

12500 East Belford Avenue  
Englewood, Colorado 80112  
Tel (866) 675-2634  
Fax (720) 332-0292

**Liz Alicea-Velez**, President & Director; **Scott Scheirman**, Vice President, Secretary, Treasurer, Chief Financial Officer & Director.

**PAYPAL, INC.**

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

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

**PESOEX**

**(dba of Wendell P. Agaran)**

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

**Wendell P. Agaran**, Owner.

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

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

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

**PHILIPPINE NATIONAL BANK**

**Honolulu Agency**

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

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

**PNB REMITTANCE CENTERS, INC.**

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

**Domingo Chua**, Chairman of the Board; **Rommel Garcia**, President & Chief Executive Officer; **Oscar Serafin**, SVP & Chief Operations Officer; **Nelson Javier**, SVP & Chief Financial Officer; **Rene Paras**, SVP & Business Development Officer.

**PRECASH, INC.**

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

**John Chaney**, Chairman of the Board & Chief Executive Officer; **Richard Dietz**, Chief Financial Officer & Secretary; **Steve Taylor**, SVP of Operations.

**RCBC CALIFORNIA INTERNATIONAL, INC.**

3600 Wilshire Boulevard, Suite 706  
Los Angeles, California 90010  
Tel (213) 383-0300  
Fax (212) 383-3126

**Rizalino Navarro**, Chairman of the Board; **Cynthia Santos**, President; **Jose Vicente Cuizon**, Managing Director; **Edgar Bulawan**, Operations Manager & Assistant Corporate Secretary; **Raymond Rosal**, Manager & Chief Financial Officer; **Emilio Cardenas**, Accountant & Acting Compliance Officer;

**RUESCH INTERNATIONAL, INC.**

700 Eleventh Street NW, Suite 400  
Washington, D.C. 20001  
Tel (202) 408-1200  
Fax (202) 408-1211

**Thomas Staudt**, President & Chief Executive Officer; **David Fontaine**, EVP, General Counsel & Corporate Secretary; **Marc VanDoorn**, Chief Financial Officer.

**SERVICIO UNITELLER, INC.**

218 Route 17 North, 4<sup>th</sup> Floor  
Rochelle Park, New Jersey 07662  
Tel (201) 345-2000  
Fax (201) 345-2084

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

**TRAVELEX CURRENCY SERVICES INC.**

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

**Michael Ambrose**, President & Director; **Bolanauth Richard Verasamy**, Treasurer; **Cynthia Cross**, Secretary.

**VIGO REMITTANCE CORPORATION**

1301 International Parkway, 4<sup>th</sup> Floor  
Sunrise, Florida 33323  
Tel (800) 777-8784  
Fax (720) 332-0292

**Liz Alicea-Velez**, President & Director; **Scott Scheirman**, Vice President, Secretary, Treasurer, Chief Financial Officer & Director.

**WESTERN UNION FINANCIAL SERVICES, INC.**

12500 East Belford Avenue  
Englewood, Colorado 80112  
Tel (800) 788-5500  
Fax (720) 332-0292

**Christina Gold**, Director; **Guy Battista**, President; **Scott Scheirman**, Vice President, Secretary, Treasurer, Chief Financial Officer & Director.

**XOOM CORPORATION**

301 Brannan Street, 5<sup>th</sup> Floor  
San Francisco, California 94107  
Tel (415) 777-4800  
Fax (415) 777-8690

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

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# 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