

Special Offers for



HAWAII INDEPENDENT PHYSICIANS ASSOCIATION

Our practice financing solutions are geared specifically for the business needs of physicians and medical professionals. Other banks may claim to offer specialized financing for your industry, but do they really?

With interest rates continuing to hover at historic lows, now is the perfect time to finance business expenses or even refinance existing debt into lower and more manageable payment structures.

In addition to specialized financing, all Hawaii Independent Physicians Association (HIPA) members receive exclusive status as a client of Central Pacific Bank's Specialized Markets team. The Specialized Markets team offers a different kind of banking experience: a relationship built on understanding your industry's unique challenges.

	CPB Practice Financing	Other Banks
Term	10-year term	5-7 years at most
Financing Options	As little as 0% down	20% down
HIPA Member Benefits	Lower rates and fees	Standard "rack rates" and fees
Loan Process (loans up to \$250,000)	Simplified loan application, quick loan approval and funding	Complete business plans, financials, tax returns, etc. required

CENTRAL PACIFIC BANK'S PRACTICE FINANCING SOLUTIONS

► **Business Express Professional LINE OF CREDIT:**

- Purchase inventory
- Fund accounts receivables
- Overdraft protection when linked to a CPB business checking account
- Provides flexibility for cash flow needs

► **Business Express Professional LOAN:**

- Purchase equipment or make office improvements
- Consolidate or refinance debt
- Competitive fixed rates with terms up to 10 years
- Up to 100% financing

For specialized service tailored to your business needs from a team that's ready to work for you, call 808-544-3602.



Subject to credit approval.

centralpacificbank.com