



P.O. Box 3590
Honolulu, HI 96811-3590
Telephone (808) 544-0500

February 18, 2020

University of the Nations, Kona, Inc
75-5851 Kuakini Hwy Unit 433
Kailua Kona, HI 96740

RE: University of the Nations, Kona, Inc.

To Whom it May Concern,

We certify that University of the Nations, Kona, Inc. has been a highly valued customer of Central Pacific Bank for 19 years. Their accounts are maintained satisfactorily and the last 12-month average deposit balance was \$4,259,376. They have maintained loans with the bank since 2001, including a \$1,000,000 line of credit which has recently been renewed and is available for use.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Darice Cullio'.

Darice Cullio
Assistant Vice President &
Business Banking Manager