

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

SCHEDULE 14A

Proxy Statement Pursuant to Section 14(a) of
the Securities Exchange Act of 1934 (Amendment No.)

Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material under §240.14a-12

**CENTRAL
PACIFIC
FINANCIAL**

CENTRAL PACIFIC FINANCIAL CORP.

(Name of Registrant as Specified In Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of Filing Fee (Check the appropriate box):

- No fee required.
- Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.
- (1) Title of each class of securities to which transaction applies:
- _____
- (2) Aggregate number of securities to which transaction applies:
- _____
- (3) Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined):
- _____
- (4) Proposed maximum aggregate value of transaction:
- _____
- (5) Total fee paid:
- _____
- Fee paid previously with preliminary materials.
- Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the Form or Schedule and the date of its filing.
- (1) Amount Previously Paid:
- _____
- (2) Form, Schedule or Registration Statement No.:
- _____
- (3) Filing Party:
- _____
- (4) Date Filed:
- _____

Your **Vote** Counts!

CENTRAL PACIFIC FINANCIAL CORP.

2022 Annual Meeting

Vote by April 20, 2022 11:59 PM ET. For shares held in a Plan, vote by April 18, 2022 11:59 PM ET.

CENTRAL PACIFIC FINANCIAL CORP.
220 SOUTH KING STREET FLOOR
HONOLULU, HI 96813
ATTN: CLERK/CLERK



D66818-P64881

You invested in **CENTRAL PACIFIC FINANCIAL CORP.** and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy materials for the shareholder meeting to be held on April 21, 2022.**

Get informed before you vote

View the Central Pacific Financial Corp.'s Proxy Statement and Annual Report on Form 10-K for the fiscal year ended December 31, 2021 online OR you can receive a free paper or email copy of the material(s) by requesting prior to April 7, 2022. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #

Smartphone users

Point your camera here and vote without entering a control number



Vote Virtually at the Meeting*

April 21, 2022
11:00 AM Hawaii Time

Virtually at:
www.virtualshareholdermeeting.com/CPF2022

*Please check the meeting materials for any special requirements for meeting attendance.

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming shareholder meeting. Please follow the instructions on the reverse side to vote these important matters.

Voting Items	Board Recommends
1. Election of Directors Nominees: 01) Christine H. H. Camp 04) Paul J. Kosasa 07) Colbert M. Matsumoto 10) Crystal K. Rose 02) Earl E. Fry 05) Duane K. Kurisu 08) A. Catherine Ngo 11) Paul K. Yonamine 03) Jonathan B. Kindred 06) Christopher T. Lutes 09) Saedene K. Ota	✔ For
2. To approve, on a non-binding advisory basis, the compensation of the company's named executive officers ("Say-On-Pay").	✔ For
3. To ratify the appointment of Crowe LLP as the company's independent registered public accounting firm for the fiscal year ending December 31, 2022.	✔ For
NOTE: Such other business as may properly come before the meeting or any adjournment or postponement thereof shall be voted by the proxy holders in accordance with the recommendation of the Board.	

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Sign up for E-delivery".