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CENTRAL Form 4 April 01, 20	PACIFIC FINAL	NCIAL CO	ORP										
-										OM		PROVAL	
FORM	UNITED	STATES		RITIES				COMMISSI	ON	OMB Numbe	er:	3235-0287	7
Check t if no los	ngor			C						Expires	3:	January 31	
subject Section Form 4	to SIAIE 16.	MENT OI	F CHA		N BENE RITIES		IAL OV	VNERSHIP ()F	Estima burden respon	hours		
Form 5 obligati may co <i>See</i> Inst 1(b).	ons ntinue. Section 17	(a) of the l	Public I		olding C	ompa	any Act	nge Act of 193 of 1935 or Sec 940					
(Print or Type	Responses)												
1. Name and Rose Cryst	Address of Reporting	g Person <u>*</u>	Symbol	er Name ar RAL PA			-	5. Relationshi Issuer	p of F	Reporting	g Perso	n(s) to	
				[CPF]		11171	INCIAL	(C	Check	all appli	cable)		
(Last) 220 SOUT	(First) 'H KING STREE'	(Middle) T		of Earliest ′ /Day/Year) ′2008	Transactio	on		X Director Officer (; below)		tle belov		Owner (specify	
	(Street)		4. If An	nendment, I onth/Day/Ye	-	nal		6. Individual of Applicable Line _X_ Form filed	e) by Or	ne Reporti	ing Pers	son	
HONOLU	LU, HI 96813							Form filed Person	by Mc	ore than O	ne Repo	orting	
(City)	(State)	(Zip)	Ta	ble I - Non	-Derivati	ve Sec	curities A	cquired, Dispose	d of,	or Bene	ficially	^v Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deeme Execution I any (Month/Da	Date, if	3. Transactic Code (Instr. 8) Code V	(Instr. 3,	ispose 4 and (A) or	ed of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	For Dire or In (I)	nership n: ect (D) ndirect tr. 4)			1
Common					1 1110 0110	(2)	1.100	1,763	D				
Stock Common Stock	04/01/2008			Р	145	A	\$ 19.35	2,472	I		Defe	pensation	
Common Stock								2,000	Ι		Rose Crys	stal K e, Ttee stal K Rose L ALC PP	

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address		Relationsh		
1	Director	10% Owner	Officer	Other
Rose Crystal 220 SOUTH KING STREET HONOLULU, HI 96813	Х			
Signatures				
Dean K. Hirata, Atty-in-fact	04/01/2	2008		

Date

**Signature of Reporting Person

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.