

What do you get when the two
premier community banks in
Nashville come together?

Welcome to
Nashville's Bank



The Pinnacle Difference

Avenue and Pinnacle were both born and raised in Music City. Both firms set out to do something different for clients. Not just to be different, but to be excellent. We recognized the need for a financial partner sophisticated enough to compete with the large out-of-town banks but small enough to answer the phone when you call.

From the beginning, Pinnacle set out to be “more than just a bank.” Like Avenue, we had the advantage of starting with a “blank sheet of paper.” Relationships replaced heavy product promotion. Responsiveness and friendliness replaced stuffy and stodgy. Trusted advisors replaced “order takers.”

See for yourself why Pinnacle clients consistently rate us as “recognizably better” than our competitors.

Experienced local professionals.

Avenue associates will continue to serve our clients, and we will continue to recruit proven talent. When you meet a Pinnacle financial advisor (banker), you can be sure you’re dealing with a decision maker – one who knows our market and is capable of customizing a solution tailored to your unique situation.

Real people answer the phone.


So simple. So distinctive. You won’t get the never-ending “press 1 now” options from an automated system. Our associates answer the phone and are ready to help.

Accurate and proactive.

We can’t promise we’ll never make a mistake. We do promise to be vigilant about finding, reporting and fixing them.

Extraordinary convenience.

We offer the same state-of-the-art online banking system as Avenue and the ability to make deposits from your mobile phone or office. We also offer free use of virtually any ATM in the U.S. These are just a few ways we can make your life easier.



Transition Timeline

This list highlights some important dates to help ensure that you are prepared for the conversion.

Debit Card

☐ **August 31**

On or before August 31 you will receive your new Pinnacle MasterCard Debit card.

You may want to activate your Pinnacle debit card and establish your PIN. However, your Pinnacle card will not work until September 6.

[Continue to use your Avenue debit card through September 5.](#)

☐ **September 2 - September 5**

The following debit/ATM limits will apply over the weekend:

- Personal clients will have a limit of \$3,000 total for debit transactions and \$500 for ATM withdrawals.
- Business clients will have a limit of \$5,000 total for debit transactions and \$1,000 for ATM withdrawals.

☐ **September 6**

Your Avenue debit card will stop working. Now is the time to update any payments you have tied to your Avenue debit card with your new Pinnacle card number.

If you have misplaced your new Pinnacle card, we can replace it instantly at any Pinnacle office.

Online Banking

Pinnacle and Avenue use the same online and mobile banking systems. That means very little change for you. You can perform the same functions in Pinnacle's system, and all of your information will be available, including history, eStatement, bill payments, scheduled transfers and any alerts you have established.

We also use the same tool for personal money management, so you should not have to reestablish your budgets or connections to other accounts.

While we migrate Avenue clients to the Pinnacle system, we will have some down time. See below for details.

☐ **September 2 - September 4**

Avenue's online banking system will be unavailable starting at 3:30 p.m. CT on Friday, September 2 until noon on Sunday, September 4. Clients will not have access to mobile banking or bill payment services until Sunday around noon. Any payments or transfers you have scheduled in advance will continue to occur.

If you use accounting software like Quicken or Quickbooks, go to www.pnfp.com/intuit for an FAQ on how to download your transactions, remove your connection to Avenue and reestablish your connection on Pinnacle's system.

☐ **September 4 at noon**

Avenue clients can log in to Pinnacle's online banking system at www.pnfp.com and enter your Avenue username and password. You will need to accept our user agreement.

You may also want to:

- Download the Pinnacle Financial Partners app for iPhone, iPad or Android. Go to www.pnfp.com/enroll for a direct link or search your app store.
- Reestablish your connection to your accounting software. Go to www.pnfp.com/intuit for instructions.
- **BUSINESSES:** Review wire transfer templates before you send any new wires.
- **BUSINESSES:** Ensure you can log in to Treasure Management services. If you use services like remote deposit, ACH or lockbox, you will receive information directly about these services and how to access accounts.

Your New Accounts

Personal Deposit Accounts

For us, client service means offering simple, straightforward account options. It also means answering the phone when you call, replacing your debit card instantly and waiving other banks' ATM fees.

Please refer to the enclosed letter for information on how your specific accounts will be impacted by the transition. Once you review the account descriptions below, it may be that one of our other accounts is of interest to you. Just let us know, and we can help you find an account that's best for your specific needs.



Checking

	Basic	Access	Balance	Interest
Maintenance Fee	\$0**	\$8	\$8	\$12
Options to waive	Our \$3 service charge is waived on your account	Waived with direct deposit and eStatement	Waived with \$1,000 average balance	Waived with \$2,500 average balance or combined \$25,000
Earns interest	No	No	No	Yes
All non-Pinnacle ATM fees waived	Yes*	Yes*	Yes*	Yes
Free overdraft transfers from a Pinnacle account	✓	✓	✓	✓
Online and mobile banking	✓	✓	✓	✓
Mobile deposit	✓*	✓	✓	✓
Additional features				Free checks and cashier's checks

* Typically not available on this account but added as a benefit for you.

** The \$3 service charge is typically waived with an eStatement. However, we will waive it for Avenue clients without an eStatement.

Your New Accounts

Personal Deposit Accounts



Savings

Your interest rate will not change at this time. Pinnacle's savings and money market accounts include unlimited deposits and free transfers from your Pinnacle checking account. You're limited to six third-party savings account withdrawals or transfers per month by federal regulation. There is a \$5 fee for more than six transactions. However, this limit and fee does not apply to withdrawals or transfers made in person at an office or ATM.

The only difference for you will be your account service fee and options to avoid the fee.

Vision Savings

The \$2 monthly service fee is typically waived with a \$500 average daily balance. We will waive the fee for Avenue clients regardless of balance.

Outlook Money Market

The \$5 monthly service fee is waived with a \$2,500 average daily balance, \$15,000 average combined monthly deposit account balances (business and personal accounts) or \$150,000 in Pinnacle Asset Management accounts.

Zenith Money Market

The \$10 monthly service fee is waived with a \$10,000 average daily balance, \$25,000 average combined monthly deposit account balances (business and personal accounts) or \$250,000 in Pinnacle Asset Management accounts.

Certificates of Deposit

If you currently have a CD, the terms and rates will remain the same until maturity. Going forward, Pinnacle offers:

- Flexible terms from 30 days to five years
- Competitive interest rates
- Deposits are FDIC insured up to the maximum allowed by law

Your New Accounts

Business Deposit Accounts

Our financial advisors are experienced, local professionals who are empowered to make decisions. Our team is capable of helping clients build something out of the ordinary, tailored to your own needs.

Please refer to the letter enclosed with this booklet for information on how your specific accounts will be impacted by the transition. Below are descriptions of Pinnacle's accounts. It may be that one of our other accounts is of interest to you. Let us know, and we can help you find an account that's best for your specific needs.



Business Checking

	Horizon 150	Horizon 300	Horizon 500	Summit NOW (Sole proprietors and nonprofits only)	Vista
Service fee	\$0	\$15	\$50	\$12	Analyzed
Balance to waive	N/A	\$10,000	\$30,000	\$10,000	Analyzed
Combined balance to waive (including personal accounts)	N/A	\$20,000	\$60,000	\$20,000	Analyzed
Monthly interest	None	None	None	Tiered	Earnings credit on average monthly balances
Number of transactions	Up to 150	Up to 300	Up to 500	Up to 150	No Limit
Fee per item over transaction limit	\$0.25	\$0.25	\$0.25	\$0.25	N/A
Free Online Banking with BillPay	✓	✓	✓	Fees may apply	Fees may apply
Free MasterCard Business Debit card	✓	✓	✓	✓	✓
Check images in statement	✓	✓	✓	✓	✓
Access to remote and mobile deposit	✓	✓	✓	Fees may apply	Fees may apply

Your New Accounts

Business Savings Accounts



Business Savings

Your interest rate will not change at this time. You're limited to six third-party savings account withdrawals or transfers per month by federal regulation. There is a \$5 fee for more than six transactions. However, this limit and fee does not apply to withdrawals or transfers made in person at an office or ATM.

Vision Business Savings

The \$5 monthly service fee is waived with a \$500 average daily balance.

Zenith Business Money Market

Make up to 50 deposited items per month. There is a \$0.25 charge per transaction for more than 50 deposits. The \$10 monthly service fee is waived with an average daily balance of \$5,000.



Treasury Management Services

We will work directly with treasury management clients to ensure a smooth transition. You will receive additional communications with your login credentials and instructions prior to the merger date. Pinnacle offers sophisticated treasury management tools to all of our business clients, regardless of size. Our experienced treasury management advisors learn about your company and its cash flow patterns to discover the right tools for managing the timing of payments and receipts while monitoring the company's cash position. We offer:

Making Payments (Disbursements)

- Electronic Payments/Payroll (ACH)
- Wire Transfers
- Online Banking with BillPay
- Positive Pay
- Purchasing Card

Making Deposits (Receivables)

- Remote and Mobile Deposit
- Lockbox Services
- Electronic Collections (ACH)
- Merchant Card Services

Cash Flow Management

- Zero-Balance Account
- Sweep Account

International Services

- Foreign Exchange
- Letters of Credit

Disclosure of Fees and Service Charges

\$ 38.00	NSF/Overdraft Return Item (Per Item)
\$ 38.00	NSF/Overdraft Paid Item (Per Item)
\$ 38.00	Stop Payment (Per Item)

Account Research

\$ 30.00	Per Hour
\$ 1.50	Check Copy
\$ 5.00	Copy of Previous Periodic Statement
\$ 5.00	Cashier's Check – Client Request
\$ 15.00	Returns (Deposited Items Returned Unpaid)
\$ 10.00	ACH Returns
\$ 17.00	Special Handling on Returns (Deposited Items Returned Unpaid)
\$ 25.00	Monthly Fee for Accounts with Multiple Signature Requirement on Paid Items
\$ 0.50	Per Item Fee for Accounts with Multiple Signature Requirement on Paid Items
\$ 15.00	Wire Transfer – Incoming
\$ 25.00	Wire Transfer – Outgoing
\$ 50.00	Wire Transfer – International
\$ 10.00	Foreign Currency Purchase or Exchange (\$250 minimum)
\$ 25.00	Foreign Draft Purchase
\$ 20.00	Deposited Item Drawn on any Canadian Financial Institutions
\$ 35.00	Deposited Item Drawn on any Non-Canadian Foreign Financial Institution
\$ 12.00	Courier Pick-Up (Business Clients Only)

Safe Deposit Box

Annual Rental Charge (fee may be discounted on certain accounts)

Small	\$ 30.00	3" x 5" x 21"
Medium Square	\$ 35.00	5" x 5" x 21"
Medium Letter	\$ 40.00	3" x 10" x 21"
Large	\$ 60.00	5" x 10" x 21"
Extra Large	\$100.00	10" x 10" x 21"

\$125.00	Safe Deposit Box Lost Key/Box Drilling
\$ 5.00	Safe Deposit Box Late Fee
\$ 10.00	Items Sent for Collections (Per Item)
\$100.00	Levy or Garnishment Processing
\$ 40.00	Close Account Due to Negative Balance
\$ 30.00	Overdraft Fee (Assessed on accounts that remain overdrawn after close of business on 7th business day after initial overdraft)
\$ 5.00	Monthly Dormant Account Fee
0.90%	MasterCard Cross Border Fee equal to 0.90% of the U.S. Dollar value of any transaction conducted at a non-U.S. merchant or location. Fee is originated by MasterCard.
0.20%	Currency Conversion Fee equal to 0.20% of the U.S. Dollar value of any transaction where a conversion to a non-U.S. Dollar denomination occurs. Fee is originated by MasterCard.
\$ 10.95	Per payment fee for same-day bill payments
\$ 16.95	Per payment fee for overnight bill payments
\$ 0.55	Per payment fee for Popmoney personal payments

Your New Accounts

Loan Accounts



Loans

The rates and terms for your Avenue loan will not change. If you have established automatic payments, they will continue to occur. Your account number will not change, and you will receive a monthly billing statement on all loan accounts with Pinnacle. You can remit your payment going forward using the return envelope to: Pinnacle Financial Partners, P.O. Box 292487, Nashville, TN 37229.

Pinnacle also provides several ways to pay your loan electronically, including automatic debit, online banking and loan payments through our website. Please contact our Client Service Center at (615) 744-3700 or (800) 264-3613 to discuss options.

If you are looking for additional financing, Pinnacle offers a wide range of options for small and large businesses as well as individuals. Plus, decisions are made locally by someone who knows the market. Our advisors are empowered to make decisions. Just give us a call should the need arise.

Online and Mobile Banking

Pinnacle uses the same online banking system as Avenue. You will see the same navigation and functionality within the system. In addition, all of your history, eStatements, bill payments, transfers and alerts will be there when you log into Pinnacle's system.

You will need to download the Pinnacle Financial Partners app for iPhone, iPad or Android. Go to www.pnfp.com/enroll for a direct link or search your app store.

SERVICES THAT GO BEYOND ONLINE AND MOBILE BANKING

Protect your desktop from cyber criminals. Pinnacle has teamed with IBM to offer Trusteer Rapport—a service that delivers an extra layer of protection so cyber criminals can't access your login information. Learn more at www.pnfp.com/trusteer.

Manage your debit card. CardValet offers real-time control over your debit card from your smartphone. Turn it off if you've misplaced it, set spending limits or get alerts when the card is used. Learn more at www.pnfp.com/cardvalet or search CardValet in your app store.

Mobile Personal Financial Manager (PFM). If you already use PFM in our online banking system, you can download the MoneyMobile app from Money Desktop and sync all of your budgets, transactions and goals to your mobile or tablet.

Frequently Asked Questions

What is Pinnacle's website address?

www.pnfp.com

Will the business hours at my office change?

Yes. Our office hours at former Avenue locations will be:

Cummins Station

Lobby Hours

Mon - Thurs 8:30 a.m. - 4 p.m.

Fri 8:30 a.m. - 5 p.m.

Drive Thru Hours

No drive thru at this location.

Green Hills

Lobby Hours

Mon - Thurs 8:30 a.m. - 4 p.m.

Fri 8:30 a.m. - 5 p.m.

Drive Thru Hours

Mon - Fri 8:30 a.m. - 5 p.m.

Will my branch's phone number change?

No.

Will any offices be closed?

Yes. Avenue's Cool Springs and West End locations will consolidate into nearby Pinnacle offices. These offices will close on September 2, 2016. To see all locations and search for the office nearest to you, go to www.pnfp.com/locations.

Does Pinnacle have a client service call center?

Yes. You can reach our Client Service Center at (615) 744-3700 or toll free at (800) 264-3613.

Does Pinnacle have an automated number?

Yes. You can reach our self-service, automated line at (866) 755-5428. The first time you call, your PIN will be the last four digits of your Social Security number or tax ID.

Your Account

Will my account number change?

No.

Will my routing number change?

Yes. Effective September 6, 2016, the new routing number is 064008637.

Will I continue to receive my ACH deposits and direct deposits?

Yes. The Avenue routing number will continue to work for a period of time. However, it is recommended that you update any electronic transactions (direct deposit, automatic bill payments, etc.) with the new routing number as soon as possible after September 6.

Will ACH debits and drafts continue to post to my account?

Yes. Any automatic debits tied to your account will continue to occur. However, if you establish a new draft after September 6, please use the new routing number. Any drafts tied to your debit card number will need to be updated (see below).

May I continue to use my Avenue checks?

Yes. You can continue to use your current supply. If you use a third-party check vendor, please update your routing number when you place a new order. You can reorder checks online at www.pnfp.com/contact-us or through our Client Service Center at (615) 744-3700 or (800) 264-3613.

Will my automatic transfers between accounts remain the same?

Yes.

Will my statement cycle date change?

No. However, during the transition, you will receive two statements. One will show your transactions, balances and interest the last day as Avenue, and the second will show the remainder of the cycle as Pinnacle including your remaining interest, if applicable.

Will I continue to receive an eStatement on my account?

Yes. If you are currently signed up to receive an eStatement, we will continue sending you one through Pinnacle's online banking.

If my savings account is automatically linked to my checking account to prevent it from overdrawing, will this feature remain in place?

Yes. In addition, Pinnacle provides overdraft transfers between accounts at no charge to you.

If I opted into overdraft coverage, will the \$300 coverage on debit and ATM transactions still apply?

Yes. In addition, if you have opted into overdraft coverage, we will also cover checks or ACH transactions that overdraw your account as part of the \$300 overdraft coverage.

How will transactions post to my checking account?

Your transactions may not be processed in the order in which they occurred. In the normal course of business, deposits are posted to your account first. Payments against your account are processed by category in the following order: rejected items from previous day, teller cashed items at Pinnacle offices, ATM withdrawals, debit card transactions, in-person withdrawals, checks and Automated Clearing House (ACH) items. Items within each category will be paid smallest to largest, with the exception of checks, which are paid in sequential check number order. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account.

Frequently Asked Questions

Deposits and payments not made on a business day, or made after our offices are closed on a business day, will be processed the next business day as if they occurred that next business day. They will be processed collectively with all other deposits and payments to be processed that next business day in the order set out in the previous paragraph.

Will my interest rate on my checking or savings account change?

Not at this time. We are converting all accounts at their current rate.

If I have accounts at both Avenue and Pinnacle, will they be insured separately by the FDIC?

If you have accounts at both Avenue and Pinnacle, your deposits will continue to be insured separately until January 1, 2017. This grace period gives you time to restructure accounts, if necessary. If so, just call our Client Service Center at (615) 744-3700 or (800) 264-3613.

FDIC insurance coverage for your CDs may be impacted by the maturity date and renewal terms.

- CDs are separately insured until the earliest maturity date after January 1, 2017.
- CDs that mature during the six-month grace period (July 1, 2016 – January 1, 2017), and are renewed for the same term and dollar amount, are insured separately until the first maturity date after January 1, 2017.
- If a CD matures during the grace period and is renewed on any other term, it will be separately insured only until the end of the grace period January 1, 2017.

As always, your Financial Advisor can provide assistance in answering questions and ensuring that your accounts are structured to maintain the maximum FDIC insurance coverage.

Debit Cards and ATMs

Will my debit card PIN change?

Yes. You will receive instructions on how to set a new PIN along with your card.

Are there daily limits on my debit card?

Yes. For the protection of your account, personal clients have a daily limit of \$2,500 at point of sale and \$500 at an ATM and business clients have a daily limit of \$5,000 at point of sale and \$1,000 at an ATM. There may be times when you need to make a purchase higher than the standard limits. If so, just call our Client Service Center at (615) 744-3700 or (800) 264-3613.

May I access all of my accounts through my debit card?

You can access a primary checking account and a savings account using your debit card.

Will I have to pay ATM fees if I use a non-Pinnacle ATM?

No. In fact, while we prefer you use a Pinnacle ATM when you can, we will refund the fee the *other* bank charges you for using their domestic ATM. Pinnacle cannot refund international ATM fees.

What should I do if my debit card is lost or stolen?

Please contact our Client Service Center at (615) 744-3700 or (800) 264-3613 or call your local office immediately to report your card lost or stolen. You can get a new card printed in any Pinnacle office.

What should I do if I have automatic payments linked to my debit card?

You will need to update the card information tied to the payment after September 6.

Where can I find the MasterCard Guide to Benefits?

You can find the MasterCard Guide to Benefits on our website at www.pnfp.com/mastercard.

Does Pinnacle offer Apple Pay?

Yes. Pinnacle's consumer credit and debit cards are both available for use with Apple Pay.

Online Banking and Bill Payment

How do I log into Pinnacle's online banking?

Online banking clients will automatically be enrolled in Pinnacle's online banking system with your current username and password. Simply visit www.pnfp.com to enter your Avenue username and password on the homepage and click "Log In."

What if I don't remember my username or password?

Please call our Client Service Center at (615) 744-3700 or (800) 264-3613.

Will my recurring transfers continue to occur?

Recurring transfers set up in online banking will continue to occur as scheduled.

Can I continue to make external transfers to non-Pinnacle accounts?

Yes. Your current limit will remain in place. Pinnacle has a standard transaction limit of \$500 per transfer. Contact your Financial Advisor if you need an exception.

Frequently Asked Questions

When I log into online banking on September 6, will I see my recent transaction history?

Yes.

I currently use Online Bill Payment. Will my payees transfer to Pinnacle?

Yes. Any payments you have established will also continue to occur.

I currently use eStatements. Will my prior statements be available?

Yes.

If I use Quicken or QuickBooks, will my current information still be available after the transition?

In order to retain your current information, you will need to download it before Friday, September 2 at 3:30 p.m. CT. You will need to deactivate your Avenue account in the Quicken software. On Tuesday, September 6, you will need to set up your Pinnacle account in the software. Instructions can be found at www.pnfp.com/intuit.

Will my alerts in online banking transfer over?

Yes.

Mobile Banking

I currently use Avenue's personal mobile app. Will I need to download Pinnacle's app after the transition?

Yes. For instructions on how to download our Android, iPhone or iPad apps, please visit www.pnfp.com/enroll.

Does Pinnacle offer a separate business mobile app?

Yes. For instructions on how to download our Android, iPhone or iPad apps, please visit www.pnfp.com/biz-enroll.

Will I still have access to a mobile optimized site?

Yes. Please visit www.pnfp.com/enroll for instructions.

I currently use mobile deposit. Will I still have access?

Yes. We will activate mobile deposit so that once you download our app, you will have access. You will continue to have the same or higher deposit limits as you have at Avenue.

Business Banking

If I currently use treasury management services (lockbox, remote deposit capture, ACH, positive pay), when will I receive information?

We will be working with treasury management clients directly to ensure you are ready for the transition over the next several weeks.

If I have questions regarding my analysis account or business online banking, who should I contact?

Please contact our treasury management advisor, Paula Gaines, at (615) 744-2946 or paula.gaines@avenuenashville.com.

For Certificates of Deposit (CDs)

Will my CD continue to earn the same interest rate until the maturity date?

Yes. Pinnacle will honor all rates and terms for existing CD accounts.

How do I renew my CD?

Fourteen days prior to your maturity date, you will get a notice. If you do nothing, it will automatically renew for the same term and currently available rate. If you would like to make changes, simply call or come into an office.

Will I receive a renewal notice on my CD?

Yes. You will receive a renewal notice 14 days prior to maturity.

Loans

Will the terms of my Avenue loan change?

No. Pinnacle will honor all rates, terms and conditions on existing loans.

Will my loan account number change?

No. Your account number will not change.

Should I continue to use my Avenue HELOC or line of credit checks?

No. You will receive a new order of checks in September.

Frequently Asked Questions

How do I make loan payments?

If your payment is automatically drafted from your account there is no change for you—your payments will continue to occur. There are several options for loan payments, and you can choose whatever method works best for you. We offer:

- Automatic drafts – We can help you set up an automatic draft in our Client Service Center at (615) 744-3700 or (800) 264-3613.
- Online payments – If you have a Pinnacle deposit account, you can pay your loan through our online banking system. Call our Client Service Center for more information on how to make other electronic payments at (615) 744-3700 or (800) 264-3613.
- If you prefer to mail your payments, simply use the return envelope in your statement and send to the new address: Pinnacle Financial Partners, P.O. Box 292487, Nashville, TN 37229.
- Note: If you use another bank's bill payment services, you will need to update the mailing address.

Why is my HELOC payment different?

Due to differences in our billing cycle and the conversion of your account, you may see an increase in the amount due in September. You will find that your October bill may be lower than normal. In November, your amount due should return to normal.

