

Pinnacle Services

From the start, we set out to be "more than just a bank." We offer a full line of financial services from experienced professionals so you have the tools and advice to achieve your goals.

Personal Finance

Deposit Accounts

- Checking, savings and money markets
- Titans and Grizzlies accounts
- Debit cards
- CDs, CDARS and IRAs
- Health and benefits accounts (HSAs, FSAs, dependent care, commuter)

Personal Loans*

- Primary and secondary homes
- Real estate investments
- Construction
- Home equity lines of credit
- Personal (cars, boats, etc.)
- Pinnacle and Grizzlies credit cards
- Overdraft line of credit

Wealth Management

- Comprehensive financial planning
- Estate planning/valuation
- Retirement planning
- Asset or investment management
- Trust management
- Insurance planning

Account Management

- Online banking
- Mobile banking with mobile deposits
- Bill Pay services
- Debit card controls and alerts
- Online budgeting tools and calculators

**Loans are subject to credit approval. Contact your local office for more details.*

Products offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, Miller Loughry Beach, and HBP Insurance Group are not deposits, not insured by the FDIC or any other government agency, not guaranteed by Pinnacle Bank, and are subject to risk, may lose value.

Insurance services are supported by Miller Loughry Beach and HPB Insurance Group, both subsidiaries of Pinnacle Financial Partners.

Business Finance

Deposit Accounts

- Checking and analysis accounts
- Savings and money markets
- Business debit cards

Business Loans*

- Commercial real estate
- Property, plant and equipment loans and leasing
- Working capital for accounts receivable and inventory
- Small Business Administration loans
- Floor plan loans for dealerships
- Construction
- Acquisitions
- Credit and purchasing cards
- Restaurant franchise

Treasury Management Services

- ACH
- Wire transfers
- Remote deposit
- Business sweep
- Direct deposit of payroll
- Merchant card services
- Lockbox
- Positive Pay
- Zero balance accounts
- Accounts payable automation

Corporate Employee Benefit Services

- Corporate retirement plans
- Group banking
- Group insurance
- Health and benefits accounts

Specialty Services

- Bankruptcy trustee
- Capital markets and swaps
- Captive insurance
- Community associations

International Services

Asset and investment management

Business insurance

Disclosure of Fees and Service Charges

SERVICE DESCRIPTION	FEE
Account Research	\$30.00 per hour
ACH Return	\$15.00 per item
Cashier's Check (client request)	\$10.00 per check
Debit Card Replacement Fee (after first occurrence) Rush Order Fee	\$5.00 per card \$50.00
Check Copy	\$2.00 per copy
Collection Items Domestic Item Collection Foreign Item Collection	\$20.00 per item \$35.00 per item
Courier Pick-Up (business clients only)	\$15.00 per item
Deposited Item Returned Unpaid (business accounts only)	\$15.00 per item
Dormant Account Fee	\$5.00 per month after 1 year of no activity
Foreign Currency Purchase or Exchange (\$250 minimum)	\$15.00 per transaction
Levy or Garnishment Processing	\$100.00
Mastercard Cross Border Fee (Fee is originated by Mastercard)	0.90% of the U.S. Dollar value of any transaction conducted at a non-U.S. merchant or location.
Mastercard Currency Conversion Fee (Fee is originated by Mastercard)	0.20% of the U.S. Dollar value of any transaction where a conversion to a non-U.S. Dollar denomination occurs.
Notary Services	No Charge
NSF/Overdraft Paid Item Fee Returned Item Fee (business accounts only)	\$30.00 per item \$30.00 per item per presentment**
Previous Periodic Statement Copy	\$5.00 per copy
Safe Deposit Box Annual Rent Late Fee on Annual Rent Lost Key/Box Drilling	Varies depending on box size. \$5.00 \$150.00
Special Handling Multiple Signature Requirements Special Handling on Paid Items Returned Deposited Item Special Handling	\$25.00 per month, \$0.50 per item \$18.00 per item
Stop Payment	\$38.00 per item
Wire Transfer Domestic – Incoming Domestic – Outgoing Commercial Outgoing Online (business clients only) International – Incoming International – Outgoing International – Outgoing Online	\$15.00 per wire transfer \$25.00 per wire transfer \$15.00 per wire transfer \$15.00 per wire transfer \$50.00 per wire transfer \$35.00 per wire transfer
Zelle® Transaction Fee (business clients only) Incoming Payment Outgoing Payment <i>Incoming and outgoing payment fees will come out of the associated Pinnacle business account the following business day after the transaction for payment is sent or received.</i>	\$0.50 per incoming payment \$0.50 per outgoing payment

** Items, such as an ACH debit or a check, can be presented for payment multiple times. Each time an item is presented for payment and returned, an NSF Returned Item Fee may be charged. Please see Disclosures and Deposit Account Agreement for additional information.

