

Group Banking Services

Welcome to Pinnacle! At Pinnacle, we combine our unique brand of distinctive service and effective advice with a full range of financial services. When you open your account with \$100 and set up a qualifying direct deposit** you will receive a special new account bonus and the following Group Banking benefits:

Checking Options¹

- No minimum balance and no service fee with qualifying recurring direct deposit of \$500 or more per month/statement cycle**
- Instant issue debit card
- Unlimited transactions and check writing
- Complimentary online banking with bill pay
- Overdraft protection available from Pinnacle savings or line of credit
- Discounted pricing on first order of checks
- Complimentary ID theft resolution advice

Savings and Money Market Options²

- No minimum balance and no service fee
- Interest paid on your entire balance

Credit Services³

- Special discounts on new installment loan (0.25%) and 25% off the loan fee⁴
- Special closing cost on qualified Home Equity Line of Credit⁵
- Pinnacle Mastercard® with rewards⁺

Mortgage Services³

- \$500 off secondary mortgage loan closing costs⁶

Digital Banking⁷

- Account access from your mobile phone when setup through online banking
- View account balance, history or transfer funds between accounts
- Deposit checks from your phone or iPad

OR you can choose one of our other checking options:

At Pinnacle, we are the official bank of both the Memphis Grizzlies (NBA) and the Tennessee Titans (NFL). As a Group Banking client, you have the option to choose one of these Grizzlies Plus or Titans Plus Checking accounts that feature:

- Custom debit card
- Special gift with new account
- Access to VIP event throughout the year
- Plus all the benefits of Pinnacle Access

** A qualifying direct deposit is an electronic credit to your account of your salary, pension, government benefits, or regular monthly income deposited to your account by your employer or an outside agency. P2P transactions (such as PayPal, Cash App, Venmo, Zelle, etc.), pre-authorized transfers from one Pinnacle Bank account to another in the same name, or deposits made via an office, ATM, online transfer, mobile device, debit card/prepaid card or deposits that arrive via postal service are not eligible to meet this requirement.

¹ Account is subject to approval. When the account is linked with a Pinnacle savings account or line of credit for overdraft protection services, funds will be automatically transferred in \$100 increments to cover insufficient balances. An NSF/Overdraft Paid item fee may be imposed for overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. Overdraft protection with a line of credit is subject to credit approval.

² Accounts are subject to approval; Interest is compounded daily and paid on a monthly basis. Eligible on Vision Saving, Outlook Money Market, and Zenith Money Market. Transaction limitations may apply, see a Pinnacle Associate for more details.

³ This does not represent an offer to enter into a loan agreement. All loans are subject to credit approval. Products, rates and terms are subject to change without notice.

⁴ Special discount on new installment loans of 0.25% off the Annual Percentage Rate (APR) and 25% off of the loan fee. The APR is based on Prime Rate as published in the Wall Street Journal. The APR and loan fee may vary based on loan amount and is subject to change without notice. See a Pinnacle Associate for more details.

⁵ Home Equity offer is valid for lines up to \$100,000. Additional fees may apply for lines greater than \$100,000. Home Equity Line of Credit application must be taken after January 1, 2024 and close by December 31, 2024.

⁶ Advertised discount available only on secondary mortgage applications submitted to Pinnacle that are funded and can only be applied towards payment of closing costs up to a total amount of \$500. Home purchase loan or refinance must be closed by December 31, 2024.

⁷ Your wireless provider may charge for data usage. Please consult with your provider to determine what these charges will be. Mobile deposit includes transaction and monthly limits, some restrictions may apply, see a Pinnacle Associate for more details.

⁺ Mastercard® is a registered trademark of Mastercard International Incorporated and is subject to credit approval.

Group Banking Services

Regardless of your needs – large or small – Pinnacle can help you achieve your financial goals. Visit www.pnfp.com or any Pinnacle office to open your account.

Wealth Management Services⁸

- IRA rollover / 401(k) consultation
- Investment Advisory Services
- Online Investors Access

Insurance Services⁸

- Insurance review, including homeowner and auto, long-term care and life insurance
- Financial Services Review

Pinnacle | Health + Benefits⁹

- Interest-bearing account with integrated investment options
- Debit card access and online portal to track spending and savings goals
- Pinnacle | Health + Benefits mobile app with eligible expense scanner and electronic shoebox for receipts
- Pinnacle | Health + Benefits also cover flexible spending accounts (FSA), health reimbursement arrangements, dependent care FSA and commuter and mass transit



Go here to visit our online learning center.

* The Group Banking offer (the “Offer”) expires December 31, 2024. The Offer is for new, non-Titan and non-Grizzlies Pinnacle checking account households that have not had an open Pinnacle consumer checking account for at least twenty-four (24) months. The Offer cannot be combined with other offers. To be eligible, you must also be eighteen (18) years of age or older at time of account opening. The Offer is non-transferable. Account opening is subject to Pinnacle’s approval. Household is defined as two (2) or more eligible consumers residing in the same residence. To receive the \$100 cash bonus, you must (1) open a Pinnacle Group Banking checking account with an opening deposit of at least \$100 by December 31, 2024 AND (2) have at least \$500 in total qualifying direct deposits** to post and clear your account within ninety (90) days of the account opening date. If at least \$500 in total qualifying direct deposits** do not post and clear your account within ninety (90) days of the date on which you open your account, you will not be eligible to receive this promotion. Within two (2) to four (4) weeks of meeting all requirements, you will receive the cash bonus in the form of a direct deposit of \$100 into your Pinnacle Group Banking checking account. The cash bonus will be reported as income on IRS Form 1099-INT. The cash bonus is valued at \$100 total.

⁸ Products offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, Miller Loughry Beach, and HPB Insurance Group are:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Guaranteed by Any Government Agency		Not a Bank Deposit

⁹ To be eligible for a Health Savings Account, you must be covered by a High Deductible Health Plan (HDHP). Account is subject to approval and contribution restrictions apply. Additional restrictions and fees may apply for investment services. See a Pinnacle Associate for more details.