

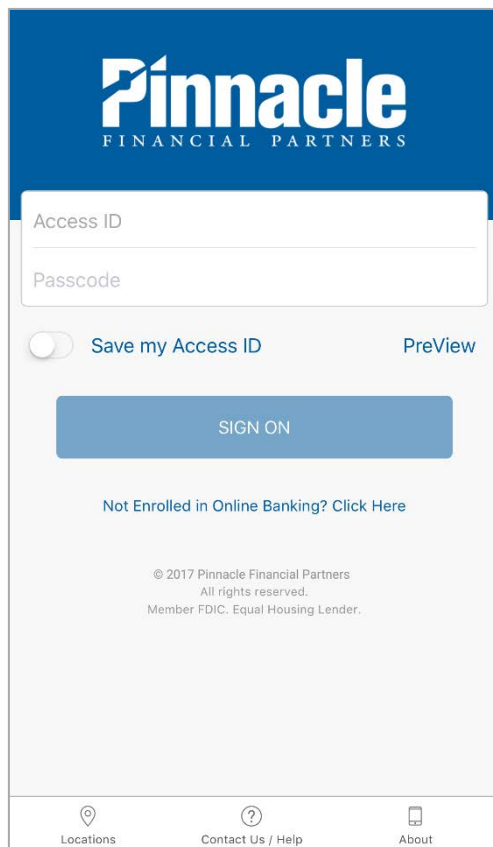
Personal Mobile Banking App Redesign: Guide to Changes

Pinnacle’s personal Mobile Banking app has a new, clean look that now matches our Online Banking design. Much of the functionality hasn’t changed, but you’ll notice some differences. This reference guide outlines the key changes. If you have questions, please contact your financial advisor or our Client Service Center at 800-264-3613.

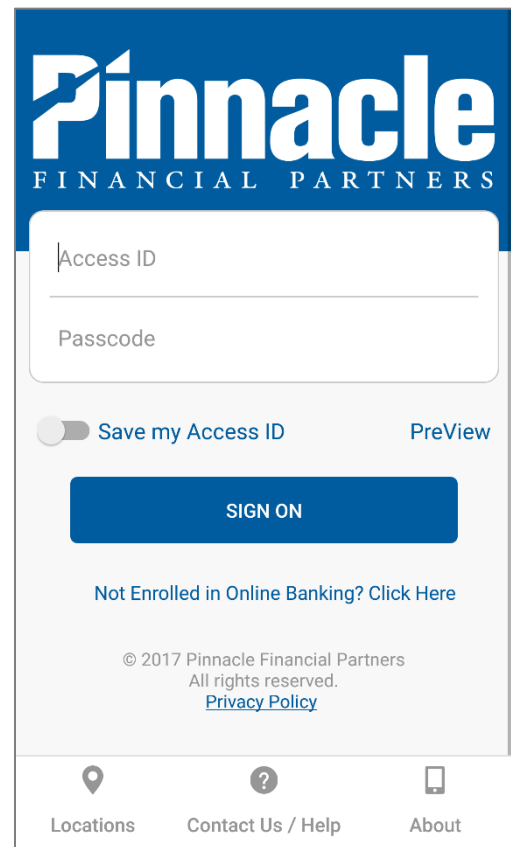
Login Screen

After you update to the latest version of the app, you’ll be taken to the login screen when you open it. Here you can type in your access ID or passcode to sign on, get a preview of your account balances without logging in (if you’ve enabled that feature), find a map of our locations or contact our Client Service Center.

iPhone



Android



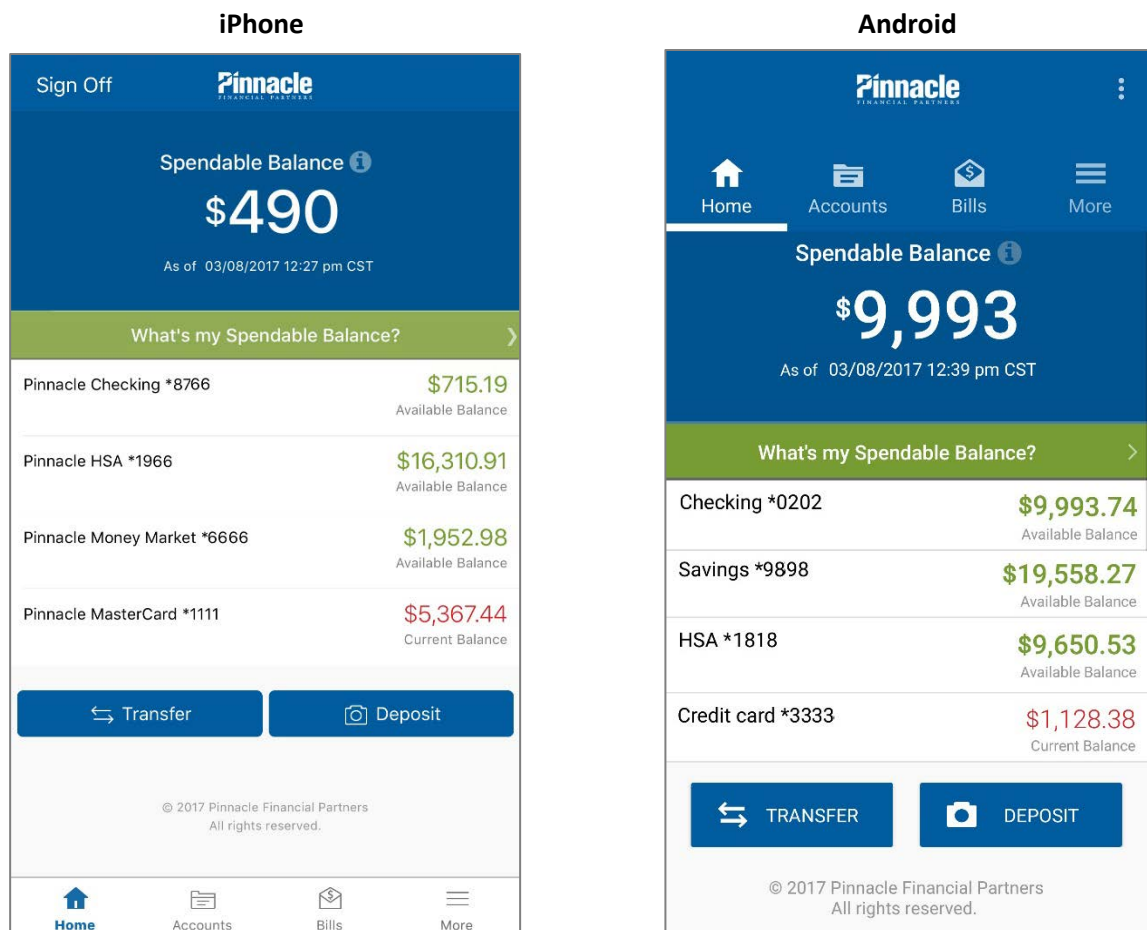
Tabs

Once you've logged into the app, you'll see four tabs:

- **Home** – Get a snapshot of all your accounts and transfer or deposit funds
- **Accounts** – See what you can spend, what you owe and what you're saving
- **Bills** – Make payments and view scheduled and recent transactions
- **More** – Transfer funds, deposit checks, get and send messages, change your settings and more

Home

The home screen shows a snapshot of your account balances, along with buttons to transfer funds or deposit checks. Menu items will appear at the bottom of the screen for iPhone users or at the top of the screen for Android device users.



Like in Online Banking, the home screen contains a new feature called “Spendable Balance.” This figure is the Available Balance in your primary checking account, minus any funds you decide to exclude from the total. This is just a guideline—you can still use your whole Available Balance.

Accounts

From the Accounts tab you can get an overview of the Available Balances for all of your accounts. They are displayed in the same order as in Online Banking and are divided into three categories:

- Money I Can Spend (checking accounts)
- Money I Owe (loans, lines of credit and credit cards)
- Money I'm Saving (savings accounts, CDs and IRAs)

When you choose an individual account, you can see recent activity and details like current balance and interest rate.

MONEY I CAN SPEND	
Checking *9797	\$9,194.07 Available Balance
Savings *9797	\$9,559.05 Available Balance
HSA *9797	\$9,936.17 Available Balance
Joint checking *9797	\$2,459.88 Available Balance
Wedding account *9797	\$8,136.49 Available Balance
TOTAL I CAN SPEND \$39,285.66	
MONEY I OWE	
Credit card *9797	\$2,505.97 Current Balance
TOTAL I OWE \$2,505.97	

Account Activity

ACTIVITY	DETAILS
PAYROLL XP3000000095461 04/28/2017	\$63.42 \$9,936.17

Account Details

ACTIVITY	DETAILS
Available Balance	\$9,936.17
Current Balance	\$9,936.17
Balance Adjustment	\$0.00

Bills

This tab will appear if you use our BillPay services. From this screen you can view scheduled and recent transactions and make a payment.

Bills

Make a Payment

SCHEDULED

White House Utility District-2-01	\$81.21	Pending
From: Joint checking *5858		05/04/2017
Comcast Cable Communications-02-0	\$188.76	Pending
From: Joint checking *5858		05/12/2017

RECENT

The Lawn Ranger-8789	\$75.00
From: Joint checking *5858	

Make a Payment

SELECT A PAYEE

- Comcast Cable Communications-02-0
4 business day(s) to deliver
- Cumberland EMC AL-0001
4 business day(s) to deliver
- Piedmont Natural Gas Company-0001
4 business day(s) to deliver
- The Lawn Ranger-8789
4 business day(s) to deliver
- White House Utility District-2-01
4 business day(s) to deliver

Make a Payment

CONTINUE

Comcast Cable Communications-02-0
4 business day(s) to deliver

Pay From >

Pay On 05/04/2017 >

Amount >

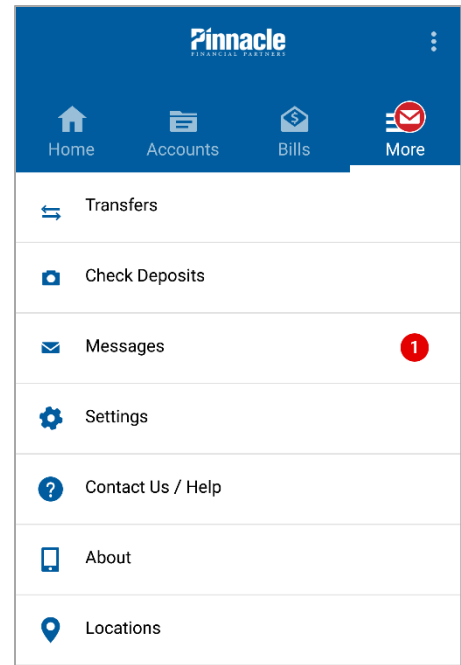
Memo (optional)

After cut off, transaction will process on next business day

More

From the More menu, you can:

- **Transfer funds** – Make or schedule one-time transfers between accounts.
- **Deposit checks** – Using your phone’s camera, take images of the front and back of an endorsed check to deposit it.
- **Read messages** – The mobile message center shows messages you’ve received from Pinnacle, as well as any messages you’ve sent. Tap on a message to see the content, attachments and history of past related messages.
- **Change your settings** – Here you can enable the PreView function that lets you see account balances without logging in. If you’re an iPhone user with iOS8 or above, you can enable Touch ID so you can log into the app with your thumbprint.
- **Contact Us** – Get the contact information for our Client Service Center or read FAQs about various Help topics related to the app.
- **Get details about this version of the app.**
- **View our locations** – See a map of all of our locations, starting with the five closest to you.



If you have any questions about the Mobile Banking redesign, please contact our Client Service Center at 800-264-3613.