



May 16, 2022

Dear Valued Pinnacle Bank Debit Card Holder,

We have some exciting news to share with you...

Over the last several months, we have been preparing to upgrade and enhance our debit card services. This letter is to inform you that we are switching to Mastercard© Debit Cards from Visa© Debit Cards. Your new Pinnacle Bank Mastercard© Debit Card will work anywhere Mastercard© is accepted and will work like your current Visa© Debit Card. Enhancements include a new and improved Mobile App with increased debit card security capabilities, Digital Wallet/Tokenization for contactless payment options, and more. **You will receive your new Pinnacle Bank Mastercard© Debit Card in the mail in approximately 2-3 weeks from now, but it will not work prior to June 27th, 2022.**

Here is a glimpse of what your new Pinnacle Bank Mastercard© Debit Card will look like:



Your new Pinnacle Bank Mastercard© Debit Card will replace your current Pinnacle Bank Visa© Debit card which is scheduled to be closed by June 27, 2022.

Our card system upgrade begins **Friday, June 24, 2022**. We would like to take this opportunity to let you know about a few temporary service interruptions that may occur with our upgrade. We apologize in advance for the inconvenience.

- **Existing Visa© Debit Cardholders** will continue to use your existing card; however, while we are upgrading our system you may experience some disruption in card services. ****Please consider having an alternative payment method available during those times****

2206 S Center St, Marshalltown Iowa 50158 • Phone (641) 752-2393 • Fax (641) 752-2737
1301 S County Rd, Toledo Iowa 52342 • Phone (641) 484-7303 • Fax (641) 484-7300
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- **The ATM's located at the Marshalltown and Toledo Branches** will be unavailable Monday June 27th, 2022, starting at 7:00 AM until the conversion is completed.
- **If you have any automatic debits** set up through your Visa© Debit Card, please contact those companies and notify them of your new Mastercard© Debit Card information. If you do not contact them before the next payment is set to come out, the payment will be rejected, due to the Visa© Debit Card being inactive.
- **During the transition period**, your current Visa© Debit Card will still work, but it will be **de-activated Monday, June 27th, 2022, at 9:00 AM Central.**

Please begin using your new card on June 27, 2022, after calling (877) 965-3344 to activate your card and set your PIN. Your new card will not work prior to June 27th, 2022. Your current Pinnacle Bank Visa© Debit Card will be deactivated as of June 27th, 2022. Balance inquires via an ATM may not be available until Friday, July 1st, 2022.

Our card system upgrade comes with some exciting features that will be available within our current Digital Banking App. These features include the ability to:

- Set up and receive card alerts
- Temporarily turn your card on or off
- Report Travel Notices
- Change your PIN
- Submit Card Disputes
- Temporarily increase card limits for purchases

After conversion Pinnacle Bank will no longer be part of the Shazam Privileged Status Network©. For more details on limits, fees, and other important information about your new Pinnacle Bank Mastercard© Debit Card, refer to the enclosed ***Electronic Fund Transfer Disclosure***.

If you have any questions, please do not hesitate to contact one of our Customer Service Representatives at (641) 752-2393 (*Marshalltown*) or (641) 484-7303 (*Toledo*). We are happy to help!

We appreciate your continued business and loyalty.

Sincerely,

Pinnacle Bank

Enclosure: ***Electronic Fund Transfer disclosure***