



NEW LOOK, SAME GREAT SERVICE!

A *New and Improved* PINNACLE BANK

This change is for you!

We have new enhancements coming soon

Friday, August 17, 2018, Pinnacle Bank will undergo a software upgrade, and here is how it will affect you.

The upgrades will include:

- ▲ New and Improved Online Banking
- ▲ New Mobile Banking
- ▲ New and Improved Statements and Notices
- ▲ And, so much more!

We are anticipating a smooth transition that will provide minimal disruption to you, our valued customer. Please be sure to review each of the following sections below for an in-depth description of how these services will be changing, what you need to do to prepare for the software upgrade, and what to watch for.

As always, details will be available on our website (www.bankpinnacle.us), or you can contact one of our Customer Service Representatives at either of our branches for assistance.

The information in this letter is to be used to showcase action items and notifications deemed necessary to our customers to provide uninterrupted service. Your household may receive multiple instances of this communication, as we are required to provide this notice to each account holder. Please disregard any duplicates as you see appropriate.

Important – Saturday Closing

- ▲ Saturday, August 18, both Pinnacle Bank branches will be **closed** to help implement all of the aforementioned changes. We apologize for this inconvenience, and hope you allow us the chance to make it up to you. Should you have questions over the weekend, our phone system will have information, as well as our recently updated website at www.bankpinnacle.us.

Debit Cards

- Balance inquiries will be unavailable August 16, 2018 through August 20, 2018. You may still use your debit card; however, any transactions posted to your account on Friday, August 17, such as ACH deposits, will not be reflected in your card balance. You may need to plan accordingly by having other forms of payment available.
- Effective August 16, 2018, we will no longer accept deposits at foreign ATMs, which means you can only make a deposit through a Pinnacle Bank-owned ATM.

Online Banking

- Online banking will be inquiry view only beginning at 2 p.m. on August 16, 2018. You will be unable to do transfers, make loan payments, etc. during this time.
- Effective August 20, 2018, you will login using your existing login ID, as this will not change. You will then be prompted for your security code. Your security code will be your existing user ID **plus** the *last four of your social security number*. For example, if your login/user name is JDOE, and the last four of your SSN are 1234, then your new password is JDOE1234. You will then be prompted to select a new password followed by your security questions and answers.
- Please note: After the upgrade to our new Online Banking, you will no longer be able to see transaction history prior to August 16, 2018. We strongly encourage you to save all documents prior to August 16, 2018. Go to the Document tab to download and save your statements.
- Prior to this conversion, we will not accept new enrollments for Online Banking or eStatements from August 9, 2018 – August 19, 2018.

Bill Pay

- Bill Pay will not be available beginning 2 p.m. on August 16, 2018 through August 20, 2018.
- Please ensure that all bills that are due by August 27, 2018 are scheduled to pay by August 16, 2018.

- All Bill Pay information, including vendors and scheduled payments, will convert with the exception of e-bill notices. These will need to be set up after August 20, 2018.

Statements

- All customers will receive a paper statement generated on August 16, 2018. Because these statements are generated mid-August, if your regular August statement date falls between August 13, 2018 – August 23, 2018, this will be the only statement you receive in August. Some account holders will receive two statements in August. All accounts will be back to a regular statement schedule beginning in September.
- All customers with eStatements will receive a paper statement as stated above. This statement will not be available electronically. eStatements will resume with the next regularly scheduled statement cycle.
- Interest-bearing accounts will receive interest effective August 16, 2018 and again with the next regularly scheduled statement cycle.
- ACH payments that are pending (i.e. house payment, car payment, payroll, etc.) will post August 16, 2018, which could be prior to the effective date in certain cases.

Mobile Banking (Fall 2018)

- We are excited to be able to offer Mobile Banking sometime this fall!
- After we have completed the testing phase, you will be able to find our new Mobile Banking app in the Google Play Store or the Apple Appstore, just search for “Pinnacle Bank.”
- The new Mobile Banking app will include:
 - Bill Pay
 - Mobile Capture, which will allow you to deposit checks directly from your phone with the touch of a button
 - Transfer funds between accounts
 - Locate your nearest Pinnacle Bank branch, including ATMs and hours
 - Contact us with the touch of a button

Upcoming Fee Changes

Return Item Fee

- *Effective August 17, 2018*, the bank will charge a \$10.00 return item fee on returned deposited items.

Dormant Account Fee

- *Effective August 17, 2018*, an account will be considered dormant after 12 months with no activity. There will be a \$5.00 + tax monthly fee assessed on dormant accounts until a transaction has been completed.

Overdraft/Return Item Fee

- *Effective August 17, 2018*, overdraft and return item fees will be charged to all account types, including savings accounts. The fee will be \$30.00 per item, not to exceed \$150.00 in one day.

Debit Card Fee

- *Effective August 17, 2018*, the bank will **no longer** charge the monthly debit card fee of \$1.50 + tax. The bank will issue new debit cards at no charge at the time of expiration

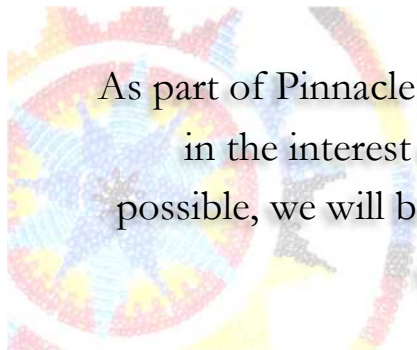
or when fraud has occurred with the card. If a card needs to be replaced at any other time, the normal replacement fee of \$20.00 + tax will apply.

Paper Statements

- *Effective October 1, 2018*, the bank will begin charging a paper statement fee of \$2.00 + tax per statement to each account coded to receive paper statements. We will offer eStatements free of charge. Individuals 55 years of age and above and business accounts will continue to receive paper statements at no charge.

See **Schedule of Fees and Charges** on the back of this page for more information.

LOGIN INSTRUCTIONS FOR ONLINE
BANKING ON THE LAST PAGE



As part of Pinnacle Bank's commitment to innovation for our customers, and in the interest of providing our customers the best products and services possible, we will be undergoing a conversion to a new core banking software system the weekend beginning **Friday, August 17, 2018**.



Schedule of Fees and Charges

| | |
|---|---|
| Account Research or Balancing Assistance, per hour..... \$30.00* (Minimum fee of \$15.00) | Paper Statement Fee – per statement..... \$2.00* (Waived for account holders 55 years of age and older) |
| Auto Periodic (recurring) Transfer fee\$1.00* | Photo Copies – per page..... \$0.25* |
| Cashier’s Check – customers only..... \$5.00* | Return Item Fee on Deposited Items- each.....\$10.00 |
| Check cashing (account balance less than \$200) - 1.00% of check Amount or \$5.00 whichever is greater | Safe Deposit Box Annual rental fee varies with size of box \$5.00 premium for non-auto deposit Key Replacement \$15.00 Drilling..... Actual Cost |
| Copy of Check/Withdrawal/Deposit..... \$1.00* | Statements Online Electronic Statements (eStatements)..... FREE* Statement Copy- per page, max. \$5.00 \$1.00* |
| Coin Counting Customer..... FREE* Non-customer..... 10% of total | Stop Payment Request – per item \$25.00* |
| Collection Item..... \$10.00* | Telephone Transfer (Not Telebank)– per transfer \$3.00* |
| Debit Card Services Replacement Card..... \$20.00* Change PIN..... FREE* Transaction Fees FREE* | Wire Transfers Domestic – Incoming..... \$10.00* Domestic – Outgoing \$20.00* International – Incoming \$35.00* International – Outgoing \$35.00* |
| Dormant Account Fee – per mo. /After Inactive 12 mo..... \$5.00* | |
| Fax Incoming – per page..... \$3.00* Outgoing - \$3.00 first page, per page following\$1.00* | |
| Foreign Currency Exchange or Order..... \$15.00 + exchange rate* | |
| Garnishment/Levy \$50.00* | |
| IRA Transfer Fee \$25.00* | |
| Money Order – customers only..... \$3.00* | |
| Notary Service (as available) - Customer. FREE | |
| Notary Service (as available) – Non-Customer. \$5.00* | |
| Online Banking FREE | |
| Online Bill PayFREE | |
| Overdraft Services Overdraft Fee – Paid/Per Item \$30.00 (Applies to overdrafts created by check, in-person withdrawal, ACH or other electronic means.) Daily overdraft maximum fee..... \$150.00 Return Item Fee \$30.00 (Returned/Per Item) Daily return item maximum fee.....\$150.00 | |
| Overdraft Protection Transfer \$2.00* | |

Updated 08.2018

*Appropriate Iowa Sales Tax may apply to these fees.

1

Start by Entering Your Existing Login ID / Username

Begin by finding the Login Section. Use your existing Login ID and click Log In.

2

Enter your Security Code

Your Security Code is your Login ID plus the last four of your SSN. Example: Username1234

3

Create a Login

Choose your Username and Password.

4

Security Questions & Answers

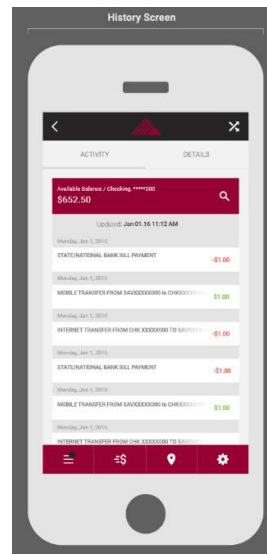
Select a question from each of the 3 drop-down menus, and set an answer for each. Answers must be at least four characters.

5

Log into Internet Banking

Answer the Security Question and input your Password to access Internet Banking.

Coming This Fall!



** Once you've logged into online banking or mobile banking, the same login credentials will work over all platforms.*



www.bankpinnacle.us

