TRUTH IN SAVINGS

VISION SAVINGS

This disclosure contains the rules which govern your deposit account with Pinnacle Bank, a Tennessee bank. Unless it would be inconsistent to do so, words and phrases used in the disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Required Opening Deposit

To open this account, you must deposit at least $100.00.

Maintenance and Activity Fees

A maintenance fee of $5.00 will be imposed every month if the average daily balance for the statement cycle falls below $500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is days in the monthly statement cycle.

Transaction Limitations

The following types of transactions are limited to a combined total of six per month:

1. Automatic transfers to another deposit account at Pinnacle.
2. Automatic transfers to a third party or another institution.
3. Telephone transfers through Pinnacle Anytime and transactions initiated by phone call, fax or e-mail through a Pinnacle associate.
4. Online banking transfers.

Interest Payment Information

This is a variable rate account. The interest rate and annual percentage yield (APY) for your account depends upon the applicable rate tier and may change at our discretion as often as daily. The interest rate and APY stated below is accurate as of the date printed on this disclosure. If you would like more current rate and APY information, please contact us at (615) 744-3700.

Balance	Interest Rate	APY
$0.00 and over	0.020%	0.020%

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks). Interest will be compounded monthly and credited to your account monthly at the end of the statement cycle. If you close your account before interest is credited, you will not receive the accrued interest.
We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from an interest-bearing account.

Bonus information

There are no bonuses on this account.

Additional Terms

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