

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 \$8.00 will be imposed every month if you do not utilize electronic statements*.

See additional terms for more information.

An NSF/Overdraft Paid item fee may be imposed for overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means, as applicable.

Transaction Limitations

There are no specific transaction limitations on this account.

Interest Payment Information

This account is not an interest-bearing account.

Bonus information

There are no bonuses on this account.

Additional Terms

*Electronic statements are accessible through Online Banking and not provided in paper format.