

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 direct deposit* and electronic statements**, **OR** the average daily balance for the statement cycle falls below \$1,000. 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.

The maintenance fee can also be waived if: You have an outstanding loan principal balance of \$25,000 **OR** combined loan outstanding principal balances of \$25,000.***

See additional terms for more information.

A non-sufficient funds (NSF) 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

*Direct deposit is a recurring electronic deposit and must be full payroll or government benefits.

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

***Access Checking Account owner name(s) must match the borrower name(s) of the qualifying loan or line of credit. Qualifying loans include: Pinnacle personal loans (secured or unsecured), auto loans, or lines of credit (secured or unsecured). Mortgage loans and credit cards are excluded. The loan(s) must have an outstanding principal balance of at least \$25,000 during the 30 days preceding the account statement cycle.