

Specialized Transportation Services, Inc.

Group Banking Code 295

Group Banking Services

Most banks offer some type of Group Banking program. At Pinnacle, we combine our unique brand of distinctive service and effective advice with a full range of financial services. Regardless of your needs – large or small – Pinnacle can help you achieve your financial goals. Visit www.pnfp.com/GroupBanking or any Pinnacle office to open your account. With direct deposit you will receive:

Your choice of checking accounts:

Option 1: Titans Plus Checking

- Custom Titans debit card and checks
- Special access to VIP Titans events all year
- Special Titans gift with account
- Plus all the benefits of Pinnacle Access

Option 2: Pinnacle Access Checking

- No minimum balance and no service fee
- Instant issue debit card
- Unlimited transactions and check writing
- Free online banking with bill pay
- Four waived non-Pinnacle ATM fees
- Overdraft protection available from Pinnacle savings or line of credit (with credit approval)
- First order of checks free
- Free ID theft resolution advice

Plus:

Pinnacle Vision Savings

- No minimum balance and no service fee
- Interest paid on your entire balance

Credit Services

- Discount on new installment loan (0.25%) and 25% off the loan fee
- Pinnacle MasterCard® with rewards and no annual fee (subject to credit approval)

Health Savings Account

- No minimum balance and no service fee
- Free HSA checks
- Free debit cards for you and authorized signers
- Investment services (fees may apply)

Mortgage Services

- \$200 off closing costs of a mortgage loan

Wealth Management and Trust

- Last will and testament review by Pinnacle Trust
- IRA rollover review
- 401(k) consultation
- Investment Advisory Services
- Detailed Retirement Income Analysis
- Online Investor Access

Pinnacle Mobile Banking

- Account access from your mobile phone when setup through online banking
- View account balance and history
- Transfer funds between accounts
- Deposit checks from your phone
- No Pinnacle fee (Check your mobile carrier plan for additional fees)

Insurance Review

- Insurance review, including homeowner and auto, long-term care and life insurance
- Financial Services Review

Products offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and Miller Loughry Beach are:

- Not deposits
- Not insured by the FDIC or any other government agency
- Not guaranteed by Pinnacle Bank
- Subject to risk, may lose value