

HORRY COUNTY SCHOOLS

Molly Keen Financial Advisor #843-839-4926

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 or any Pinnacle office to open your account. With direct deposit* you will receive:

Pinnacle Access Checking¹

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

Or you can choose one of our other checking options:

At Pinnacle, we are the official bank of both the Memphis Grizzlies (NBA) and the Tennessee Titans (NFL). As a Group Banking client, you have the option to choose one of these Grizzlies Plus or Titans Plus Checking accounts that feature:

- Custom debit card
- Special gift with new account
- Access to VIP event throughout the year
- Plus all the benefits of Pinnacle Access

Plus:

Pinnacle Vision Savings²

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

Health Savings Account³

- No minimum balance and no service fee
- Complimentary HSA checks
- Complimentary debit cards for you and authorized signers
- Investment services

Pinnacle Mobile Banking⁴

- Account access from your mobile phone when setup through online banking
- View account balance, history or transfer funds between accounts
- Deposit checks from your phone or iPad

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

¹Account is subject to approval. When the account is linked with a Pinnacle savings account or line of credit for overdraft protection services, funds will be automatically transferred in \$100 increments to cover insufficient balances. Overdraft protection with a line of credit is subject to credit approval.

²Interest is compounded daily and paid on a monthly basis. This account is limited by law to six (6) pre-authorized or electronic debits or withdrawals per statement cycle, including transactions by check or similar order payable to a third party. Fees may reduce earnings.

³To be eligible for a Health Savings Account, you must be covered by a High Deductible Health Plan (HDHP). Account is subject to approval and contribution restrictions apply. Additional restrictions and fees may apply for investment services. See a Pinnacle Associate for more details.

⁴Your wireless provider may charge for data usage. Please consult with your provider to determine what these charges will be. Mobile deposit includes transaction and monthly limits, some restrictions may apply, see a Pinnacle Associate for more details.

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Credit Services⁵

- Special discounts on new installment loan (0.25%) and 25% off the loan fee⁶
- Special closing cost on qualified Home Equity Line of Credit⁷
- Pinnacle Mastercard[®] with rewards⁺

Mortgage Services⁵

- \$500 off secondary mortgage loan closing costs⁸

Wealth Management⁹

- IRA rollover / 401(k) consultation
- Investment Advisory Services
- Online Investors Access

Insurance Review⁹

Auto, Homeowners, Renters and Life Insurance review

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

⁵This does not represent an offer to enter into a loan agreement. All loans are subject to credit approval. Products, rates and terms are subject to change without notice.

⁶Special discount on new installment loans of 0.25% off the Annual Percentage Rate (APR) and 25% off of the loan fee. The APR is based on Prime Rate as published in the Wall Street Journal. The APR and loan fee may vary based on loan amount and is subject to change without notice. See a Pinnacle Associate for more details.

⁷Home Equity offer is valid for lines up to \$100,000. Additional fees may apply for lines greater than \$100,000. Home Equity Line of Credit application must be taken after January 1, 2019 and close by June 30, 2019.

⁸Advertised discount available only on secondary mortgage applications submitted to Pinnacle that are funded and can only be applied towards payment of closing costs up to a total amount of \$500. Home purchase loan or refinance must be closed by June 30, 2019.

⁹Products offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, Miller Loughry Beach, and HPB Insurance Group are:

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

⁺Mastercard[®] is a registered trademark of Mastercard International Incorporated and is subject to credit approval.

Group Banking: Benefits for Your Employees

We'll give you \$100 for your Checking Account ¹

To qualify, employees must: ¹

- Open a new checking account with Pinnacle by June 30, 2019
- Establish direct deposit of your full payroll or government benefits
- Must be 18 years or older

Other Group Banking Benefits include:

Credit Services ²

- Special discounts on new installment loans
- Special closing costs on qualified Home Equity Lines of Credit ³
- Pinnacle Mastercard® with rewards ⁴

Mortgage Services ⁵

- \$500 off mortgage loan closing costs ²
(Loans must close by June 30, 2019)

Wealth Management ⁶

- IRA rollover/401(k) consultation
- Investment Advisory Services
- Online Investors Access

Insurance Review ⁶

- Auto, homeowners, renters and life insurance review

¹ Offer expires June 30, 2019 and is for new Pinnacle clients that do not have a consumer checking account, or have not had an open consumer checking account for at least 24 months. Limit one bonus per household. Cannot be combined with other offers. Must be 18 or older at the time of account opening. Offer is non-transferable. Account is subject to approval. \$100 cash bonus may be considered interest reportable on IRS form 1099-INT. To receive the \$100 cash bonus, you must (1) open a Pinnacle checking account with at least \$100, and (2) have at least one recurring direct deposit post and clear your account before June 30, 2019. Direct Deposit is a recurring electronic deposit and must be your full payroll or government benefits. Please allow 3-4 weeks of meeting all requirements for deposit of \$100 bonus.

² This does not represent an offer to enter into a loan agreement. All loans are subject to credit approval. Products, rates and terms are subject to change without notice. Applicants must be a Pinnacle Group Banking Client.

³ Home Equity offer is valid for lines up to \$100,000. Additional fees may apply for lines greater than \$100,000. Home Equity Line of Credit application must be taken after January 1, 2019 and close by June 30, 2019.

⁴ Mastercard® is a registered trademark of Mastercard International Incorporated. Subject to Credit Approval.

⁵ Advertised discount available only on secondary mortgage applications submitted to Pinnacle that are funded. Subject to credit approval. Advertised discount can only be applied towards payment of closing costs, up to a total amount of \$500. Home purchase loan or refinance must be closed by June 30, 2019.

⁶ Products offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Miller Loughry Beach and HPB Insurance Group are:
Not Deposits – Not Insured by the FDIC or any other government agency
Not guaranteed by Pinnacle Bank – Subject to risk, may lose value