



CREATING AN EXCEPTIONAL EXPERIENCE!

Personal Accounts

| Accounts | Terms | Opening Balance | Tiers | Rate | APY* | Withdrawals/Pre-Authorized Transfers | Specifications |
|-------------------------------------|---------------------------------|-----------------|--|----------------------------------|----------------------------------|--|--|
| Personal Savings (a,b,c,d) | Compounded & Credited Quarterly | \$500.00 | | 0.15% | 0.15% | Limited to six withdrawals per month. Excess withdrawals will be assessed a \$5.00 fee per item. | No minimum balance |
| Personal Platinum Savings (a,b,c,d) | Compounded & Credited Monthly | \$50,000 | \$0 - \$49,999.99 \$50,000.00+ | 0.10% 0.25% | 0.10% 0.25% | Limited to four withdrawals per month. Excess withdrawals will be assessed a \$25.00 fee per item. | No minimum balance |
| Personal Money Market (a,b,c,d) | Compounded & Credited Monthly | \$2,500.00 | \$0-24,999.99 \$25,000-49,999.99 \$50,000-499,999.99 \$500,000.00+ | 0.20% 0.20% 0.20% 0.20% | 0.20% 0.20% 0.20% 0.20% | Limited to six withdrawals per month. Excess withdrawals will be assessed a \$10.00 fee per item. | If balance drops below \$2,500.00, a \$25.00 monthly minimum balance fee will be applied. |
| Personal Checking | Monthly Statement Cycle | \$100.00 | | N/A | N/A | Unlimited | No minimum balance |
| Interest Checking (c,d) | Compounded & Credited Monthly | \$1,000.00 | | 0.10% | 0.10% | Unlimited | If balance drops below \$1,000.00 on any day, a \$10.00 monthly minimum balance fee will be applied. |
| Platinum Checking (c,d) | Compounded & Credited Monthly | \$1,500.00 | \$1,500-\$4,999.99 \$5,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000.00+ | 0.00% 0.05% 0.25% 0.35% | 0.00% 0.05% 0.25% 0.35% | Unlimited | If balance drops below \$1,500.00 on any day, a \$15.00 monthly minimum balance fee will be applied. |

a Transfers and withdrawals made in person, by mail, by counter service or via ATM are unlimited.

b Federal regulations limit the number of transfers to another one of your accounts at Pinnacle Bank or to a third party by means of a preauthorized or automatic transfer, telephone transfer, computer transfer or by check, draft, debit card or similar order, to a combined total of six per statement cycle. This includes overdraft protection transfers and Pinnacle online banking transfers and bill payments.

c Interest rates are subject to change at any time without notice after account is opened.

d Fees may reduce earnings.

* Annual Percentage Yield.

- Additional fees may apply. A complete Fee Schedule will be provided at account opening.

For questions and inquires please call 480.609.0055

Business Accounts

| Accounts | Terms | Opening Balance | Tiers | Rate | APY* | Withdrawals/Pre-Authorized Transfers | Specifications |
|-------------------------------------|---------------------------------|-----------------|--|----------------------------------|----------------------------------|--|---|
| Business Platinum Checking (d,e) | Compounded & Credited Monthly | \$1,500.00 | \$1,500-\$4,999.99 \$5,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000.00+ | 0.00% 0.05% 0.25% 0.35% | 0.00% 0.05% 0.25% 0.35% | Unlimited | If balance drops below \$1,500.00 on any day, a \$15.00 monthly minimum balance fee will be applied. |
| Business Flat Fee Checking (e) | Monthly Statement Cycle | \$500.00 | | N/A | N/A | Unlimited | If balance drops below \$5,000.00 on any day, a \$15.00 a monthly minimum balance fee will be applied. |
| Small Business Checking (e) | Monthly Statement Cycle | \$100.00 | | N/A | N/A | \$.40 per item for each transaction in excess of 50 per statement cycle. | No minimum balance |
| IOLTA's (d) | Compounded & Credited Monthly | \$100.00 | | 0.10% | 0.10% | Unlimited | Interest forwarded to the Arizona Bar Foundation |
| Business Analysis Checking (c,e) | Monthly Statement Cycle | \$500.00 | | N/A | N/A | Unlimited | \$8 a month, \$.15 for each debit transaction, \$.35 for each deposit, and \$.06 for each deposited item. |
| Business Savings (a,b,d,e) | Compounded & Credited Quarterly | \$500.00 | | 0.15% | 0.15% | Limited to six withdrawals per month. Excess withdrawals will be assessed a \$5.00 fee per item. | No minimum balance |
| Business Platinum Savings (a,b,d,e) | Compounded & Credited Monthly | \$50,000.00 | \$0 - \$49,999.99 \$50,000.00+ | 0.10% 0.25% | 0.10% 0.25% | Limited to four withdrawals per month. Excess withdrawals will be assessed a \$25.00 fee per item. | No minimum balance |
| Business Money Market (a,b,d,e) | Compounded & Credited Monthly | \$2,500.00 | \$0-24,999.99 \$25,000-49,999.99 \$50,000-499,999.99 \$500,000.00+ | 0.20% 0.20% 0.20% 0.20% | 0.20% 0.20% 0.20% 0.20% | Limited to six withdrawals per month. Excess withdrawals will be assessed a \$10.00 fee per item. | If balance drops below \$2,500.00, a \$25.00 monthly minimum balance fee will be applied. |

a Transfers and withdrawals made in person, by mail, by counter service or via ATM are unlimited.

b Federal regulations limit the number of transfers to another one of your accounts at Pinnacle Bank or to a third party by means of a preauthorized or automatic transfer, telephone transfer, computer transfer or by check, draft, debit card or similar order, to a combined total of six per statement cycle. This includes overdraft protection transfers and Pinnacle online banking transfers and bill payments.

c Earnings credit based on collected balance (-10% reserve requirements) which may offset monthly service charges.

d Interest rates are subject to change at any time without notice after account is opened.

e Fees may reduce earnings.

* Annual Percentage Yield

- Additional fees may apply. A complete Fee Schedule will be provided at account opening.

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Certificates of Deposit/IRA Certificates of Deposit

| CD Terms | Rate | APY* | Minimum Opening Balance | Specifications |
|-----------|-------|-------|-------------------------|---|
| 180 days | 0.35% | 0.35% | \$1,000.00 | Interest paid quarterly or at maturity. Subject to early withdrawal penalty. This account will automatically renew at maturity. You have ten calendar days after the maturity date to withdraw the funds without being assessed a penalty. **Applies to all CD's** |
| 1 year | 0.69% | 0.70% | \$1,000.00 | See specifications above. |
| 18 months | 0.84% | 0.85% | \$1,000.00 | See specifications above. |
| 2 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |
| 3 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |
| 4 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |
| 5 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |
| IRA Terms | Rate | APY* | Minimum Opening Balance | Specifications |
| 1 year | 0.69% | 0.70% | \$1,000.00 | Interest paid quarterly, penalty for early withdrawal, unless 59 1/2 years of age. This account will automatically renew at maturity. You have ten calendar days after the maturity date to withdraw the funds without being assessed a penalty. **Applies to all IRA's** |
| 18 months | 0.84% | 0.85% | \$1,000.00 | See specifications above. |
| 2 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |
| 3 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |
| 4 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |
| 5 years | 0.99% | 1.00% | \$1,000.00 | See specifications above. |

Penalties may apply to withdrawals made prior to maturity. These CD's automatically renew. Please see CD terms and agreement for more information. Account fees may reduce earnings.

The Annual Percentage Yields (APY) shown are offered on accounts accepted by the Bank and effective for the dates shown above, unless otherwise noted. Interest Rates are subject to change without notice. Interest Rates are not guaranteed until CD is opened.

Interest Rate vs. APY: The APY (Annual Percentage Yield) is a percentage rate that reflects the total amount of interest paid on the account, based on the interest rate and the frequency of compounding for a 365-day period. If you receive a periodic statement, that statement will include the APY earned on your account for the period covered by the statement.

All rates and deposit accounts are designated for Arizona residents only.

Additional fees may apply. A complete Fee Schedule will be provided at account opening.

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