

## Frequently Asked Questions

### **Does Pinnacle have a client service call center?**

Yes. You can reach our Client Service Center based in High Point, NC at (800) 262-7175 to speak to a live person.

### **Does Pinnacle have an automated number?**

Yes. You can reach our self-service, automated line at (877) 842-4180.

## *Your Account*

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### **Does Pinnacle limit the number of overdraft fees charged in a 24-hour period?**

Yes. The daily limit for all consumer accounts is five. For business accounts, the maximum number is five if a debit card is attached to the account. If a debit card is not associated with the account, there is no limit. We assess the fee when the account is overdrawn by any amount.

### **How will transactions post to my checking account?**

Your transactions may not be processed in the order in which they occurred. In the normal course of business, deposits are posted to your account first. Payments against your account are processed by category in the following order: rejected items from previous business day, teller cashed items at Pinnacle offices, ATM withdrawals, debit card transactions, in-person withdrawals, checks, and Automated Clearing House (ACH) items. Items within each category will be paid smallest to largest, with the exception of checks which are paid in sequential check number order. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account.

### **How soon are my funds available after I make a deposit?**

In most cases, Pinnacle makes your funds available to you on the day we receive your deposit.

Here's how it works:

- Consumers and businesses who make a deposit will see the credit in their available balance. We allow clients to write checks, withdraw money at an ATM or use their debit card on available balance. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.
- Businesses that use sweep accounts or wire money still receive same-day credit for deposits. However, if you have checks that are drawn on another bank (non-Pinnacle checks), these funds are not available to sweep or wire until the next day.

- If you deposit funds through mobile or remote deposit, they are made available on the same day when received before the cut-off time (with the exception of commercial sweeps).

### ***Debit Cards and ATMs***

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#### **Are there daily limits on my debit card?**

For the protection of your account, we have a standard daily limit of \$2,500 at the point of sale and \$500 at an ATM. If you already have a higher limit on your card or are in a product that offers a higher limit, it will not change. There may be times when you need to make a purchase higher than the standard limits. If so, just call our Client Service Center at (800) 262-7175.

#### **May I access all my accounts through my debit card?**

You can access a primary checking account and a savings account using your debit card.

#### **What should I do if my debit card is stolen?**

Please contact our Client Service Center at (844) 860-0110 or call your local office immediately to report your card lost or stolen. You can get a new card printed in a Pinnacle office. You will not be able to manage your debit card through the mobile banking app.

#### **Does Pinnacle offer Apple Pay, Samsung Pay and Android Pay?**

Yes. Pinnacle's consumer credit and debit cards are available for use with all three payment services.

### ***Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)***

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#### **How do I renew my CD or IRA?**

Fifteen days prior to your maturity date, you will get a notice. If you do nothing, it will automatically renew to a CD with simple interest at maturity. If you would like to make changes, simply call or come into an office.

#### **Will I receive a renewal notice on my CD?**

Yes. You will receive a renewal notice 15 days prior to maturity.

#### **Will I receive a statement on my IRA?**

Yes. You will receive an IRA annual statement every January and a renewal notice 15 days prior to maturity.

## *Loans*

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### **How do I make loan payments?**

If your payment is automatically drafted from your account, there is no change for you—your payments will continue to occur. There are several options for loan payments, and you can choose whatever method works best for you. We offer:

- Automatic drafts. Visit your office or ask your financial advisor to help set this up.
- Online payments. If you have a Pinnacle deposit account, you can pay your loan through our online banking system. Call our Client Service Center for more information about how to make electronic payments at (800) 262-7175

If you prefer to mail your payments, simply use the return envelope in your statement and continue to send to this address: Pinnacle Financial Partners, P.O. Box 292487, Nashville, TN 37229.