



## Technology Upgrade Coming Soon!

Our systems will be undergoing maintenance from 6:00 p.m. Friday, February 5, 2021 through Sunday, February 7, 2021

Hello Pinnacle Bank Clients!

As most of you are aware, Pinnacle Bank will be upgrading our core processing system during the weekend of February 5, 2021. We are upgrading our systems in order to continue to provide you with the best banking experiences and latest in products and services. This upgrade will immediately enable us to gain operational efficiencies so that we can provide you with even better service. We'll also gain greater flexibility to adopt new technology, products and services to offer you in the future.

During the system upgrade, it will be necessary for some services to be limited or temporarily unavailable. However, we do not anticipate there to be any time you will be unable to access your funds by debit card or check. Our banking offices will be open during our normal business hours and support staff will be available during the weekend to assist you by phone and email should any questions arise.

Our goal is that our clients experience as little disruption as possible while we perform this system upgrade. We ask that you carefully review the following information as it may apply to the products and services you utilize through the Bank. We encourage you to call us at (888)485-7050 if you have any questions or concerns.

### Banking Office Hours & Extended Phone and Email Support

Our banking offices will be open during our regular operating hours:

Friday, February 5th, from 9:00 a.m. – 5:00 p.m.

Additionally, we have extended the hours in which our client support staff will be available by phone and email during the weekend. Please keep in mind that we may have limited access to systems or banking information due to the ongoing system upgrade.

Please call (888) 485-7050, or email us at [Client.Services@pinnacle.bank](mailto:Client.Services@pinnacle.bank) for assistance.

Phone support hours will be: 10 AM – 3 PM Saturday and Sunday

### Debit Card & ATM Access

Your Pinnacle Bank Debit Cards will be **unaffected** during the Conversion Period. You will be able to perform Point-of-Sale (POS) transactions and ATM withdrawals using your Debit Cards as you normally would. We do not anticipate there to be any service interruption, however please be prepared to utilize other forms of payment throughout the weekend. If you experience card problems, please call us at (888) 485-7050.

## Online & Mobile Banking

Our Online and Mobile Banking systems will be **unavailable** starting at 6:00 PM PST on Friday, February 5<sup>th</sup>, until the upgrade is completed at 8:00 AM PST, Monday, February 8<sup>th</sup>. Online and Mobile Banking systems will be available with full functionality beginning at 8:00 AM PST on Monday February 8<sup>th</sup>. After our upgrade is complete, your sign-on access will remain the same and you will continue to access those systems in the same manner that you did before. However, all Personal online banking will be required to perform an extra layer of security during their initial log in process.

- Transfers, Loan Payments and Mobile Check Deposit: Online banking transfers, loan payments, and Mobile Check Deposit will be temporarily unavailable while system maintenance is being performed beginning at 6:00 PM PST on Friday, February 5<sup>th</sup>.
- Bill Payment: Bill Payment services will temporarily go offline during the system upgrade starting at 6:00 PM PST on Friday, February 5<sup>th</sup>. You will be unable to initiate bill payments. Payee and payment history will remain in the system.
- e-Statements: All eStatement history will continue to be available for download through Online Banking.

## Deposit Account Statements:

Account statements will be generated at the close of business on Friday, February 5<sup>th</sup> for all Checking, Money Market, and Savings Accounts. Statements will also be generated as usual on their normal statement cycle. Therefore, all deposit account holders (with the exception of the 5<sup>th</sup> cycle) will receive two statements for the month of February. No fees will be assessed on the first statement, and interest will be paid and credited as accrued for both statements. Going forward, your account statements will continue to be generated during their normal statement cycle. The look of our statements and notices will change slightly. However, they will contain the same information.

## Electronic Transactions (ACH):

All post-dated incoming direct deposits and electronic withdrawals received by the bank will be posted on the evening of Friday, February 5<sup>th</sup>. Clients may see transactions with effective dates after February 5<sup>th</sup> (i.e. February 8<sup>th</sup>) post to their accounts.

## Incoming Direct Deposits & Wire Transfers:

All incoming direct deposits and wire transfers received on Friday, February 5<sup>th</sup> will be processed. However, these transactions will not be viewable in Online Banking until access to the system is available Monday, February 8<sup>th</sup> at 8:00 a.m. If you would like to confirm receipt of any incoming transactions, please call us at (888) 485-7050.

## Loan Accounts:

Loan numbers and payment dates will not change. Loan advances and payments received on Friday, February 5<sup>th</sup> will be processed as they normally would be, but will not be viewable in Online Banking until Monday, February 8<sup>th</sup>.

## Cash Management Services (Business Accounts)

Remote Deposit Capture: Remote Deposit Capture service will not be available during the system upgrade.

Please contact our Cash Management Team at (888) 485-7050 to discuss alternate payment and deposit methods if needed.

We greatly appreciate your patience as we perform these upgrades and sincerely apologize for any inconvenience these temporary service limitations may cause you. If you have any questions or concerns, or encounter any issues, please contact us at (888) 485-7050 and we will be happy to assist you.

We sincerely thank you for your continued business and we look forward to serving you into the future.