

## Roanoke College

### Group Banking Code: 2323 | Group Banking Services

Welcome to Pinnacle! At Pinnacle, we combine our unique brand of distinctive service and effective advice with a full range of financial services. When you open your account with \$100 and set up direct deposit\* you will receive a special bonus and the following Group Banking benefits:

#### Pinnacle Access Checking<sup>1</sup>

- 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 bonus with new account
- Access to VIP event throughout the year
- Plus all the benefits of Pinnacle Access

#### Plus:

#### Pinnacle Vision Savings<sup>2</sup>

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

#### Pinnacle Health + Benefits<sup>3</sup>

- Interest-bearing account with integrated investment options
- Debit card access and online portal to track spending and savings goals
- Pinnacle | Health + Benefits mobile app with eligible expense scanner and electronic shoebox for receipts
- Pinnacle Health & Benefits also cover flexible spending accounts (FSA), health reimbursement arrangements, dependent care FSA and commuter and mass transit

#### Pinnacle Mobile Banking<sup>4</sup>

- 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.

<sup>1</sup> Account 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.

<sup>2</sup> Interest 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.

<sup>3</sup> To 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.

<sup>4</sup> Your 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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Regardless of your needs – large or small – Pinnacle can help you achieve your financial goals. Visit [www.pnfp.com](http://www.pnfp.com) or any Pinnacle office to open your account.

#### Credit Services<sup>5</sup>

- Special discounts on new installment loan (0.25%) and 25% off the loan fee<sup>6</sup>
- Special closing cost on qualified Home Equity Line of Credit<sup>7</sup>
- Pinnacle Mastercard® with rewards<sup>+</sup>

#### Mortgage Services<sup>5</sup>

- \$500 off secondary mortgage loan closing costs<sup>8</sup>

#### Wealth Management<sup>9</sup>

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

#### Insurance Review<sup>9</sup>

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



← **Go here to visit our online learning center.**

\* Offer expires December 31, 2022. Group Banking offer is for new non-Titan and non-Grizzlies Pinnacle checking households, or for households that have not had an open Pinnacle 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 time of account opening. Offer is non-transferable. Account is subject to approval.

To receive the \$100 cash bonus you must (1) open a Pinnacle Group Banking account with an opening deposit of at least \$100 by December 31, 2022, and (2) have at least one recurring direct deposit post and clear your account before July 31, 2023. If a recurring direct deposit hits after the July 31, 2023 date, you will not be eligible to receive this promotion. A recurring direct deposit is an electronic credit to your account of your salary, pension, government benefits, or regular monthly income deposited to your account by your employer or an outside agency. Within 2-4 weeks of meeting all requirements you will receive a direct deposit into your Pinnacle checking account. The "bonus" will be reported as income on IRS Form 1099-INT. The bonus is valued at \$100 total.

- <sup>5</sup> 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.
- <sup>6</sup> Special 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.
- <sup>7</sup> 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, 2022 and close by December 31, 2022.
- <sup>8</sup> Advertised 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 December 31, 2022.
- <sup>9</sup> Products offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, Miller Loughry Beach, and HPB Insurance Group are:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Guaranteed by Any Government Agency		Not a Bank Deposit

\*Mastercard® is a registered trademark of Mastercard International Incorporated and is subject to credit approval.