



PINNACLE PLUS BUNDLE: PINNACLE CHECKING AND COMPANION SAVINGS DISCLOSURES

FEBRUARY 1, 2023

PINNACLE CHECKING + COMPANION SAVINGS

Annual Percentage Yield (APY) is accurate as of 2/1/2023. This is a variable rate account and the interest rates and APYs may change at any time. Fees may reduce earnings. \$0 minimum to open account. To earn premium interest on balances up to \$10,000, requirements must be met. Account requirements include 12 signature based debit card transactions (excluding POS and ATM transactions) or direct deposit of at least \$250 each month (excludes transfers to/from Family First shares or loans), and enrollment in e-statements with a valid email address. If the requirements are not met, the rate will be 0.00% (APY) on entire balance for the month. Requirements are calculated for each calendar month. The APY on balances of \$10,000.01 and above is .03%. The maximum number of Pinnacle Checking accounts per social security number/membership at any one time is 1 beginning January 1, 2023.

Pinnacle Companion Savings Account available to Pinnacle Checking account holders only. To earn bonus interest rate on savings account, requirements of Pinnacle Checking must be met, including 12 signature based debit card transactions (excluding POS and ATM transactions) AND direct deposit of at least \$250 each month (excludes transfers to/from Family First shares or loans). In addition, a minimum of \$100 must be deposited monthly into the savings account. If the requirements are not met, the savings account rate will be 0.03% (APY) on entire balance for the month. The APY on savings account balances of \$10,000.01 and above is .03%.
