



PINNACLE PLUS BUNDLE: PINNACLE CHECKING AND COMPANION SAVINGS DISCLOSURES

FEBRUARY 1, 2023

Annual Percentage Yield (APY) is accurate as of 2/24/2023. These are variable rate accounts and the interest rates and APYs may change at any time.

PINNACLE CHECKING ACCOUNT

To earn premium interest (see website for current rate) 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. Fees may reduce earnings. \$0 minimum to open account. 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

Pinnacle Companion Savings Account is available to Pinnacle Checking account holders only. To earn bonus interest rate on companion savings account, the requirements of Pinnacle Checking must be met except member must have 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. Dividends are compounded daily and credited monthly by the 9th of the following month. 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%.
