



ACCOUNT BUNDLES DISCLOSURE: PINNACLE PLUS, DEBIT REWARDS, AND COMPANION SAVINGS DISCLOSURES

February 1, 2026

Annual Percentage Yield (APY) is accurate as of 2/1/26. These are variable rate accounts and the interest rates and APYs may change at any time.

COMPANION SAVINGS

Annual Percentage Yield (APY) is accurate as of 2/1/26. This is a variable rate account and the interest rates and APYs may change at any time. Must meet the Debit Reward\$ or Pinnacle Plu\$ requirements each month to earn APY on Companion Savings account. Companion Savings account available to Debit Reward\$ Checking and Pinnacle Plu\$ Checking account holders only. Dividends are compounded daily and credited monthly by the 9th of the following month. To earn premium interest ([see Rates page for current rates](#)) on balances up to \$10,000, requirements must be met. If the requirements are not met, the Companion Savings account rate will be the same as the current Regular Share APY on the entire balance for the month. The APY on savings account balances of \$10,000.01 and above will earn the current Regular Share APY.

DEBIT REWARDS

Debit Reward\$ Bundle Monthly Requirements:

1. 12 debit card transactions (excluding ATM transactions)
2. Direct deposit of at least \$250 in checking
3. Enrollment in eStatements

To earn cash back, requirements of the Debit Rewards Checking account must be met. Cash back is earned on signature-based and POS debit card transactions each month. If the requirements are not met, no cash back will be applied to Companion Savings account. Cash back payments will be credited to your Companion Savings account by the 5th business day following the current statement cycle. Requirements are calculated for each



calendar month. Fees may reduce earnings. \$0 minimum to open account. The maximum number of Debit Rewards accounts per social security number/membership at any one time is 1 beginning January 1, 2023.

PINNACLE PLUS

Pinnacle Plu\$ Bundle Monthly Requirements:

1. 12 debit card transactions (excluding ATM transactions)
2. Direct deposit of at least \$250 in checking
3. Enrollment in eStatements

Annual Percentage Yield (APY) is accurate as of 2/1/26. This is a variable rate account and the interest rates and APYs may change at any time. Fees may reduce earnings. Dividends are compounded daily and credited monthly by the 9th of the following month. To earn premium interest ([see Rates page for current rates](#)) on balances up to \$10,000, requirements must be met. 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 will be the same as the current Regular Share APY on the entire balance for the month. The maximum number of Pinnacle Checking accounts per social security number/membership at any one time is 1 beginning January 1, 2023.
