

Access to eStatements

You may access your periodic account documents any time from the Statements & Notices section within Online Banking. Documents are usually made available on the next business day after the statement or notice date.

Enrolling for eStatements

You may enroll for eStatements for your checking or savings account by updating your delivery preferences under the Statement & Notices section within Online Banking. If the checking or savings account is accessible in Online Banking by multiple individuals, any of those individuals can enroll in eStatements, and the choice will apply to all individuals who have access to that account. Periodic loan statements and other account notices are available for viewing within the portal but may continue to be mailed to you, even if you have enrolled in eStatements.

Canceling eStatements

You may opt out of eStatements for your checking or savings account at any time by updating your delivery preferences under the Statement & Notices section within Online Banking. If the checking or savings account is accessible in Online Banking by multiple individuals, any of those individuals can opt out of eStatements, and the choice will apply to all individuals who have access to that account. If you opt out of eStatements, we will resume delivery of your paper statements by mail to the delivery address on file. There may be a fee associated with the reinstatement of paper statements depending upon your account type. Please consult your account opening disclosures for applicable fee information or contact us at (800) 264-3613.

Obtaining Paper Copies

You will have the ability to download and print documents we provide to you under the Statements & Notices section within Online Banking. Any time, after your enrollment, you may also request from us a paper copy of any record provided or made available electronically to you within Online Banking. A fee may apply for requesting paper copies of records found within Online Banking. To request paper copies of any record provided to you within Online Banking, please contact your local office or contact us at (800) 264-3613.

Hardware and Software Requirements

You do not need any special hardware or software to access a copy of your checking or savings eStatements or electronic copies of your loan statements or other account notices from Online Banking. However, prior to enrolling for eStatements for your checking or savings account you should verify that you have the following required hardware and software:

- Internet access
- A computer and Internet browser that can support 128-bit encryption. Note: For security purposes, you should use the most current version of your Internet browser. The most current browser versions are typically more secure and will support 128-bit encryption. Browser upgrades are accessible on the Online Banking Information page of Pinnacle's website (www.pnfp.com).
- Access to a printer or storage medium such as a hard drive so that you can download and/or print disclosures and/or statements for your records
- An external email address

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access eStatements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving your periodic checking and savings account statements and notices (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

Email Address Changes

To properly receive eStatements, we must always maintain current client email addresses. It is your sole responsibility to provide us with your correct contact information, including your email address. If there is a change to your email

address, you must update it on your Online Banking profile. If we receive notification that the email address you have provided to us on your Online Banking profile is invalid, we may cancel the eStatement enrollment and resume delivery of your paper statements by mail to the delivery address on file. There may be a fee associated with the reinstatement of paper statements depending upon your account type. Please consult your account opening disclosures for applicable fee information or contact us at (800) 264-3613.