

# **Pinnacle Services**

From the start, we set out to be "more than just a bank." We offer a full line of financial services from experienced professionals so you have the tools and advice to achieve your goals.

# **Personal Finance**

#### Deposit Accounts

- Checking, savings and money markets
- Titans and Grizzlies accounts
- Debit cards
- CDs, CDARS and IRAs
- Health and benefits accounts (HSAs, FSAs, dependent care, commuter)

#### Personal Loans\*

- Primary and secondary homes
- Real estate investments
- Construction
- Home equity lines of credit
- Personal (cars, boats, etc.)
- Pinnacle and Grizzlies credit cards
- Overdraft line of credit
- Mortgage Services

# Wealth Management

- Comprehensive financial planning
- Estate planning/valuation
- Retirement planning
- Asset or investment management
- Trust management
- Insurance planning

# Account Management

- Online banking
- Mobile banking with mobile deposits
- Bill Pay services
- Debit card controls and alerts
- Online budgeting tools and calculators

\*Loans are subject to credit approval. Contact your local office for more details.

Products offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, Miller Loughry Beach, and HBP Insurance Group are not deposits, not insured by the FDIC or any other government agency, not guaranteed by Pinnacle Bank, and are subject to risk, may lose value.

Insurance services are supported by Miller Loughry Beach and HPB Insurance Group, both subsidiaries of Pinnacle Financial Partners.

# **Business Finance**

#### **Deposit Accounts**

- Checking and analysis accounts
- Savings and money markets
- Business debit cards

#### **Business Loans\***

- Commercial real estate
- Property, plant and equipment loans and leasing
- Working capital for accounts receivable and inventory
- Small Business Administration loans
- Construction
- Acquisitions
- Credit and purchasing cards
- Restaurant franchise

#### **Treasury Management Services**

- ACH
- Wire transfers
- Remote deposit
- Business sweep
- Direct deposit of payroll
- Merchant card services
- Lockbox
- Positive Pay
- Zero balance accounts
- Accounts payable automation

#### **Corporate Employee Benefit Services**

- Corporate retirement plans
- Group banking
- Group insurance
- Health and benefits accounts

#### **Specialty Services**

- Bankruptcy trustee
- Capital markets and swaps
- Captive insurance
- Community Association & Multifamily Programs
- Deposit Escrow Program
- Educations, Power Production & Utilities Programs
- Institutional & Government Banking

# International Services

# Asset and investment management

# Business insurance

