

FACTS

WHAT DOES PINNACLE BANK, A TENNESSEE BANK DO WITH YOUR PERSONAL INFORMATION

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Transaction history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pinnacle Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pinnacle Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

To notify us of your choice:

- Call 1-800-264-3613
- Visit <https://www.pnfp.com/privacy> and update your preferences through the Privacy Center, where you can choose how we share your information.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-264-3613

What we do

How does Pinnacle Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees are bound by our Code of Conduct and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.
How does Pinnacle Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Deposit money or pay your bills ▪ Tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your credit worthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See "Other Important Information" below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Pinnacle Financial Partners and Pinnacle Bank, a Tennessee bank name, including financial companies, such as leasing, investment advisors, insurance agencies and leasing companies, including Miller Loughry Beach, Inc., HPB Insurance Group, Bankers Healthcare Group, LLC, and nonfinancial companies such as Advocate Capital, Inc. and JB&B Capital, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include government entities, credit bureaus and companies that assist in servicing your loan(s) or account(s) with us.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Pinnacle Bank doesn't jointly market.</i>

Other important information

California residents: Under California law, we will not share information we collect about CA residents with companies outside Pinnacle Bank unless we have your consent or the law allows. We will limit sharing among Pinnacle Bank entities to the extent required by California law. For information on our compliance with consumer rights laws, including the California Consumer Privacy Act (CCPA), visit our Privacy Practices Disclosure: <https://www.pnfp.com/privacy>