



WOODHAVEN BANK – SOON TO BE PINNACLE BANK

FREQUENTLY ASKED QUESTIONS

FOR YOUR TRANSITION TO PINNACLE BANK

- 1. WHO IS PINNACLE BANK?** Pinnacle Bank is a community bank, founded in Nebraska and owned by the Dinsdale family. It is known for its strength and stability, its commitment to customer service and its active involvement in the communities it serves. Pinnacle Bank, Texas currently has 13 regional Texas locations.
- 2. WHEN WILL WOODHAVEN BANK'S NAME CHANGE TO PINNACLE BANK?** Woodhaven Bank's name will change to Pinnacle Bank on April 9, 2017. The name on the branches will start to change to the new name as well starting on April 9, 2017.
- 3. WHEN WILL I BE ABLE TO ACCESS THE FULL BRANCH AND ATM NETWORK?** All of Pinnacle Bank's branches will be available beginning April 10, 2017. Pinnacle Bank's ATMs are currently available to you for withdrawals free of charge.
- 4. WHAT IS PINNACLE BANK'S BRANCH AND ATM NETWORK LIKE?** Pinnacle Bank has an extensive multi-branch and ATM network across seven states – Texas, Nebraska, Kansas, Missouri, Wyoming, Colorado and New Mexico.

For a complete list of Pinnacle Bank branches and ATM locations, visit pinnbanktx.com. We also have a Location Guide and ATM Guide available in our branches that list the entire network available to you.

- 5. WILL ALL OF WOODHAVEN BANK'S LOCATIONS REMAIN OPEN?** Yes. Pinnacle Bank is committed to providing the same quality service to Woodhaven Bank customers, which includes keeping all these locations available to you.
- 6. WILL THE BANK'S STAFF CHANGE?** We assure you that you will continue to receive the same personal service from the same staff who knows you and your individual banking needs.
- 7. WILL MY BRANCH'S HOURS CHANGE?** No. We will be open the same hours at all our locations for your convenience.
- 8. WHAT WILL MY ACCOUNT NUMBER BE?** Your new Pinnacle Bank account number will be very similar to your existing number. Simply add 46 to the beginning of your current account number. If you have less than eight digits in your current account number, add 46 plus zeros until it reaches ten digits. For example, a six-digit account number of 123456 would now be 4600123456. If you currently have a nine-digit account number, you will need to drop the first digit and add 46 to the beginning of the remaining eight digits. For example, if your account number is currently 123456789, your new account number would be 4623456789. If you have a ten-digit account number, simply drop the first two digits and add 46. For example, if your account number is currently 1234567890, your new account number would be 4634567890.

As part of the transition, your bank routing number will also be different. Pinnacle Bank's routing number is: 111903517. Your new account number and routing number will go into effect April 9, 2017.

- 9. WILL I NEED TO ORDER NEW CHECKS?** Please continue to use your existing checks until you deplete your supply. When it is time to re-order, the correct information will need to be printed on your new checks: your new account number (46, added to the beginning of your existing account number), the Pinnacle Bank routing number (111903517) and Pinnacle Bank's name. If you order through Pinnacle Bank, we will take care of all your new information when placing the order. If you decide to re-order through an outside check provider, please make sure to include your new ten-digit Pinnacle Bank account number, the Pinnacle Bank routing number (111903517) and Pinnacle Bank's name. Not including the correct name and both new numbers when you re-order could adversely affect your account.



- 10. WHEN WILL MY STATEMENTS ARRIVE?** You will continue to receive your account statement from us at approximately the same time period each month. Your statement will look similar to how it is structured currently.
- 11. WILL I RECEIVE A NEW DEBIT CARD?** Please continue to use your current Visa® Debit Card. Moving forward, lost, stolen, damaged and expired cards will be replaced with Pinnacle Bank Visa® Debit Cards.
- 12. WILL MY AUTOMATIC PAYMENTS AND DIRECT DEPOSITS CONTINUE AS SCHEDULED?** Yes. If you have any automatic payments or deposits set up on your current account, most should transfer automatically; however, we do recommend contacting each vendor with your updated account and routing numbers to help avoid any interruption in your service.
- 13. CAN I STILL USE MY PREVIOUS LOAN PAYMENT COUPONS?** Yes. Continue to use your same loan payment coupon supply.
- 14. HOW LATE CAN I MAKE DEPOSITS?** For your convenience, Pinnacle Bank has no cut-off times. We will accept your deposits at any of our Texas locations until the branch closes at the end of each business day. You may also make deposits across our entire ATM network with a cutoff time of 8:00 p.m.
- For a complete list of ATMs that accept deposits, please visit us online at pinnbanktx.com.
- 15. CAN I ACCESS MY ACCOUNTS WITH TELEPHONE BANKING?** Yes. You will continue to have the convenience of banking by telephone with Pinnacle Bank's Telebank Service, available to you toll-free at 1.800.827.7441 beginning April 9, 2017. To access your Pinnacle Bank account information, enter your new ten-digit Pinnacle Bank account number and your current PIN number when prompted. You will not be able to access your existing Woodhaven Bank Telebank Service starting at 9:00 p.m. on April 8, 2017. Beginning at 1:00 p.m. on April 9, 2017, you will have full access to your account through Pinnacle Bank, Texas's Telebank Service at 1.800.827.7441.
- 16. WILL I HAVE ACCESS TO ONLINE BANKING?** You will have the same convenience of banking anytime or anywhere with our online banking service. Starting at 1:00 p.m. on April 9, 2017, you can access your online account at pinnbanktx.com with your same Access ID and password. Your online banking will look the same and offer the same features as your current online banking service.
- NOTE: As we prepare for the transition, starting at 9:00 p.m. on April 8, 2017 you will not be able to access your account at woodhavenbank.com. Beginning at 1:00 p.m. on April 9, 2017, you will have full access to your account at pinnbanktx.com. When you login to Pinnacle Bank's online banking, all of your previous transactions will have transferred and will be available to view.
- If you need assistance with online banking, our PinnBank Online Help Desk will be available to assist you. Please contact the Help Desk at 1.800.227.7715, Monday-Friday 7:00 a.m.-10:00 p.m. or Saturday-Sunday 10:00 a.m.-6:00 p.m.
- 17. WILL I NEED A NEW ACCESS ID AND PASSWORD FOR ONLINE BANKING?** No. You will be able to access your online account at pinnbanktx.com with your same Access ID and password.
- 18. DOES PINNACLE BANK PROVIDE ELECTRONIC STATEMENTS AND NOTICES?** Yes. PinnDocs allows you to view statements and notices electronically. You will receive an email letting you know when your statements and notices are ready to be viewed online, including a link to the website. It's safe, secure and delivers unprecedented convenience for personal accounts. If your account is currently enrolled in electronic statements and notices, you will continue to receive electronic statements and notices for that account through your online banking at pinnbanktx.com. If you aren't currently enrolled in electronic statements and notices or would like to add additional accounts, please contact your local branch. If you would like to sign up later, login to online banking at pinnbanktx.com, click the "Options" link at the top of the page and then go to eStatement Enrollment.
- 19. DOES PINNACLE BANK OFFER ONLINE BILL PAY?** Yes. Online bill pay makes it easy and efficient to pay bills electronically from our secure website. Best of all, it's free. If you were previously enrolled in online bill pay, Pinnacle Bank will transfer your service for you. All history, payments and payees should be ready for you within Pinnacle Bank's online bill pay, eliminating the need to re-enter this information. Once you have logged into Pinnacle Bank's online banking, you will continue to pay bills online similarly to how you do today. If you have recurring payments set up, your payments will continue to be paid as they were previously.

Your current online bill pay will not be accessible after 4:00 p.m. on April 7, 2017. Starting at 1:00 p.m. on April 9, 2017, please login to your online bill pay and confirm that all your payees and scheduled payments are correct.

If you do not have online bill pay and would like to enroll, login to your online banking account, click the account you would like to pay your bill from and click "PinnPay Online Bill Pay" located on the top of the page. Then follow the on-screen instructions to begin using the service. If you need assistance enrolling or using online bill pay, please contact us or call the PinnBank Online Help Desk at 1.800.227.7715, Monday-Friday 7:00 a.m.-10:00 p.m. or Saturday-Sunday 10:00 a.m.-6:00 p.m.

20. DOES PINNACLE BANK OFFER POPMONEY? Yes. You will continue to be able to use Popmoney to make person-to-person payments with Pinnacle Bank. However, your transaction history and payees will not transfer for Popmoney. After the transition, you will need to re-setup your payees. If your payees have the same email address or phone number that you previously entered for them, then they will not be affected. If your payees have a change in their email address or phone number, then they will need to re-verify their information. Please review and print out any payee information that you will need. Popmoney will not be accessible from woodhavenbank.com after 4:00 p.m. on April 7, 2017. No Popmoney payments can be scheduled after 4:00 p.m. on April 7, 2017.

21. WILL I STILL BE ABLE TO MAKE ACCOUNT-TO-ACCOUNT TRANSFERS? Yes. Pinnacle Bank will be offering an inbound and outbound transfer service called TransferNow that will replace your current account-to-account transfer service. Through online banking at pinnbanktx.com, you'll be able to use TransferNow to transfer funds between your account(s) at Pinnacle Bank and other financial institutions. You will have access to TransferNow from your online banking homepage by selecting "EXTERNAL TRANSFERS" and following the on-screen instructions to add and verify your accounts. Contact your local branch for complete details.

If you used the current A2A service, your transaction history and the accounts you set up will not transfer. Please review and print any account information that you will need. Your current A2A transfer service will not be accessible after 4:00 p.m. on April 7, 2017. No A2A payments can be scheduled after 4:00 p.m. on April 7, 2017.

22. DOES PINNACLE BANK HAVE MOBILE BANKING? Yes. You can continue to stay connected to your account wherever you are with Pinnacle Bank's mobile app. The Pinnacle Bank, Texas app offers all the same great features you use with your current banking app. Plus, you'll be able to continue to login to your account using your same Access ID and password. The Pinnacle Bank, Texas app is available for free on the App Store, Google Play and Amazon Appstore. Look for Pinnacle Bank, Texas black and gold diamond logo icon in your app store.

As we make the transition, you will not be able to access your account on the Woodhaven Bank app starting at 9:00 p.m. on April 8, 2017. Starting at 1:00 p.m. on April 9, 2017, you will have full access to your account using the Pinnacle Bank, Texas app. If you try to use the Woodhaven Bank app on April 9, 2017, it will prompt you to download the Pinnacle Bank, Texas app. When you login to your account on April 9, 2017 using the Pinnacle Bank, Texas app, all your previous capabilities will be restored, including your transaction history. However, no mobile deposit history will be accessible through the new app.

For mobile banking users that use text messaging and the mobile web browser, you will lose access at 9:00 p.m. on April 8, 2017. Starting at 1:00 p.m. on April 9, 2017, you will need to re-enroll. To enroll, login to your online banking account at pinnbanktx.com, click the "Options" link located at the top of the page and then go to the Mobile Banking Profile section to manage your mobile banking options.

23. WILL YOU BE OPEN ON APRIL 8, 2017 FOR THE TRANSITION? Our drive-thrus will be open, but the branch lobbies will be closed.

24. WHAT CAN I EXPECT NEXT? We are working to make the transition to Pinnacle Bank as seamless as possible. After April 9, 2017, you will have access to Pinnacle Bank's entire expanded branch network, along with the continued personal relationships you've come to know from your local staff.

25. IF I HAVE BANKING QUESTIONS, WHO SHOULD I CALL? Feel free to continue contacting your local branch for your banking questions or needs. If you need assistance with online banking, please contact the PinnBank Help Desk at 1.800.227.7715, Monday-Friday 7:00 a.m.-10:00 p.m. or Saturday-Sunday 10:00 a.m.-6:00 p.m. If you need assistance with online business banking, please contact PinnBank for Business Help Desk at 1.800.789.7156, Monday-Friday 8:00 a.m.-6:00 p.m.