



WOODHAVEN BANK - SOON TO BE PINNACLE BANK

IMPORTANT INFORMATION

February 21, 2017

Dear Valued Customer,

We would like to thank you for being our customer. Over the last year, we at Woodhaven Bank have been pleased to be part of the Pinnacle Bancorp family. In the fall, we were also able to provide you with new account features and updated products. Now, we are excited to announce that effective April 9, 2017, Woodhaven Bank will change our name to Pinnacle Bank to reflect our affiliation. Our eight Woodhaven Bank branches will become part of Pinnacle Bank, Texas, giving you a total of 21 regional Texas locations to serve you.

Pinnacle Bank has shown a tremendous commitment to customer service and support for its communities and is dedicated to building genuine relationships with our customers. 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.

Family-owned Pinnacle Bancorp was founded in 1938 in Nebraska by a group of local businessmen and farmers, including brothers George and Tom Dinsdale. Today, Pinnacle Bank has grown to more than 140 locations in seven states – Texas, Nebraska, Colorado, Wyoming, Kansas, New Mexico and Missouri.

MULTI-STATE BRANCH & ATM NETWORK On April 9, 2017, you will have access to Pinnacle Bank's convenient multi-state branch and ATM network. With the addition of the Woodhaven Bank branches, Pinnacle Bank, Texas will have branches in Arlington, Azle, Benbrook, Burleson, Cleburne, Colleyville, Fort Worth, Joshua, Keene, Mansfield, Rhome and Springtown. Plus, all of Pinnacle Bank's ATMs are currently available to you for withdrawals free of charge.

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.

NEW ACCOUNT NUMBER 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. 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.

We understand that you may have already filed your taxes with your current account number. Your transaction will still go through this year with your existing account number.

CHECKING STATEMENTS Your statement will look similar to how it is structured currently. You will also continue to receive your account statement from us at approximately the same time period each month.

PINNACLE BANK 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.

VISA® 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.

TELEBANK SERVICE 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 on 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 Woodhaven Bank's 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.

NEW WEBSITE ADDRESS AT PINNBANKTX.COM Starting at 1:00 p.m. on April 9, 2017, our website will be located at pinnbanktx.com. The look and feel of Woodhaven Bank's current website at woodhavenbank.com will be almost identical to pinnbanktx.com. From the homepage, you'll be able to access your account online and find more information about our products and services. If you visit woodhavenbank.com after the transition, you'll automatically be redirected to pinnbanktx.com.

NEW ONLINE BENEFITS: ONLINE ACCOUNT OPENING AND ONLINE LOAN APPLICATION

ONLINE ACCOUNT OPENING If you or someone you know would like to open a personal account with us, we have made it even easier by offering online account opening at pinnbanktx.com. Check out all our great checking and savings account offerings and apply for the account that is perfect for you.

ONLINE LOAN APPLICATION Through pinnbanktx.com, you'll be able to apply for auto loans and personal loans with our convenient online applications. You'll also have access to our Mortgage Center at pinnbanktx.mortgagewebcenter.com where you can apply for a home loan, see the latest rates, calculate monthly payments and more.

24-HOUR ONLINE BANKING You will have the same convenience of banking anytime or anywhere with our online banking service. 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.

As we prepare for the transition, you will not be able to access your account at woodhavenbank.com 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 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 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.

MOBILE BANKING You can continue to stay connected to your account wherever you are with Pinnacle Bank, Texas'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 the 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.

PINNDOCS ELECTRONIC STATEMENTS AND NOTICES 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.

PINNPAY ONLINE BILL PAY 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 at pinnbanktx.com and confirm that all your payees and scheduled payments are correct.

POPMONEY 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 within 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.

A2A TRANSFERS Your current account-to-account transfer service will be replaced by Pinnacle Bank's TransferNow, our external transfer service. If you used the 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 made after 4:00 p.m. on April 7, 2017.

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.

NEW ONLINE BANKING PRODUCT: TRANSFERNOW Through your online banking at pinnbanktx.com, we'll also be offering a new service for inbound and outbound transfers called TransferNow. With TransferNow, you'll have an easy and secure way to transfer funds between your account(s) at Pinnacle Bank and other financial institutions. You'll be able to access 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.

NEW PRODUCT OFFERING: HEALTH SAVINGS ACCOUNT You'll soon have a new way to save for medical expenses with a Health Savings Account (HSA) from Pinnacle Bank. Gain greater control over what you pay for health care and the services that you actually use. HSAs are used with high-deductible health plans to provide a tax-advantaged way to save for qualified medical expenses. Contact your local branch for complete details.

Woodhaven Bank couldn't be more excited about the opportunity to serve you as Pinnacle Bank. We will continue to send new information and updates about the transition, so be sure to watch the mail and your email for these. As always, feel free to stop by your local branch or call us if you have any questions or concerns.

Sincerely,



Sharon Burran
President/COO
Woodhaven Bank