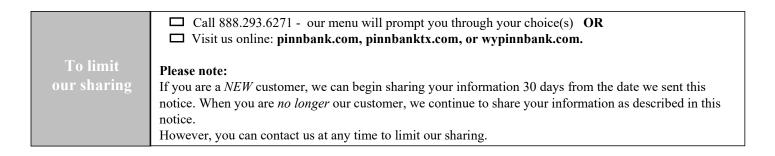
Facts	WHAT DOES PINNACLE BANK DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  * Social Security number and payment history  * credit scores and credit history  * account balances and account transactions	
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	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you -	Yes	Yes
For nonaffiliates to market to you -	No	We do not share



**Questions?** 

Call 888.293.6271 or go to the above listed website for your bank.

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Who we are	
Who is providing this notice?	Pinnacle Bank, Nebraska; Pinnacle Bank, Texas; and Pinnacle Bank, Wyoming
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.
How does Pinnacle Bank collect my personal information?	We collect your personal information, for example, when you  * open an account or deposit money  * pay your bills or apply for a loan  * use your credit or debit card  We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only:  * sharing for affiliates' everyday business purposes - information about your creditworthiness  * affiliates from using your information to market to you  * sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	See below for more on your rights under state law.  Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.  * Our affiliates include financial companies such as Pinnacle Bank, Nebraska; Pinnacle Bank, Wyoming; Pinnacle Bank, Texas; Bank of Colorado; Edgewater Insurance, LLC; PFS Insurance Group, LLC and Bankers Title Agency of Nebraska, LLC
Nonaffiliates	Companies not related by common ownership or control.  They can be financial and non-financial companies.  *Pinnacle Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other Important Information

## **Texas Residents Only:**

Pinnacle Bank is chartered under the law of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Pinnacle Bank should contact the Texas Department of Banking through one of the means indicated below:

\* Pinnacle Bank doesn't jointly market.

IN PERSON OR BY U.S. MAIL: Texas Department of Banking

2601 North Lamar Boulevard, Suite 300

Austin, Texas 78705-4294

**TOLL-FREE PHONE**: 877.276.5554

**FAX:** 512.475.1313

EMAIL: consumer.complaints@dob.texas.gov

WEBSITE: www.dob.texas.gov