



MEMBER « MATTERS

» SPECIAL EDITION

PINNACLE CU CONVERSION GUIDE

Important Conversion Information for Pinnacle CU Members

October 2025





A Smart Place To Bank[®]



A MESSAGE FROM OUR **PRESIDENT/CEO**



We look forward to completing our system conversion on October 31st. Please be sure to review this special conversion guide. It provides important information and helps ensure that the automated account conversion goes as smoothly as possible. As of November 1st, all Pinnacle CU accounts will have been converted to Peach State FCU accounts, and members will have complete access to all Peach State products and services, including the use of any of our convenient branches.

We are excited to bring your accounts over to the Peach State system so that we may better serve your financial needs. Throughout this process, please feel free to contact us with any questions.

Beginning October 31st, pinnaclecu.org will be redirected to peachstatefcu.org. Be sure to visit peachstatefcu.org/pinnaclecu for the latest information leading up to the system conversion. Our [website](#) also provides current news about Peach State and information regarding our products and services, in addition to accessing your Online Banking.



Marshall Boutwell
President/CEO



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IMPORTANT DATES AND INFO



After October 15th **Member Numbers**

All credit union members will be assigned a new member number. You will receive a letter with your new member number after October 15th.

Current Pinnacle Mastercard Debit Cards and Peach State FCU Visa Debit Cards

Be on the lookout for more information coming to your mailbox soon about your current Pinnacle Mastercard Debit Card/new Peach State Visa Debit Card!

October 31st **System Conversion Weekend**

The Ben Mays, Glenwood, and Putnam branches will be closing early (time TBD) in preparation for the system conversion.

During the system conversion weekend, there may be times when your Pinnacle Mastercard Debit card transactions cannot be processed due to temporary limits or connectivity. We recommend that you have sufficient cash or other means of payment for the evening prior to the branch closing on October 31st and opening at 9 a.m. on November 3rd.

Access to Pinnacle's Online Banking will be turned off around 2 p.m.

November 2nd **Account Access and Website**

We will update Peach State's website once the conversion has been completed so that you can begin enrolling in Peach State's Online and Mobile Banking, telephone banking (MemberLine), eStatements, and Bill Pay. We anticipate this being early afternoon on November 2nd.

PLEASE NOTE

- » pinnaclecu.org will be redirected to peachstatefcu.org, so be sure to update your bookmarks.
- » The Ben Mays, Glenwood and Putnam branches will open on Monday, November 3rd at 9 a.m.
- » Pinnacle's P.O. Box 17649, Atlanta, GA 30316 will be closed as of 10/31/2025. Mail should be sent to 1505 Lakes Parkway, Suite 100, Lawrenceville, GA 30043.



GENERAL ACCOUNT INFO



All member numbers will change. You will receive a separate letter informing you of your new member number. Your two-digit suffix(es) may change. Each deposit and loan account type (e.g., Savings Account, Club Account) will have a unique suffix that will be shown on your account. This will be reflected in your November statement, which will be mailed to you in early December. When making a deposit, you will need to include your account number for the account you want to be credited. You will need to use your new member number beginning November 1st.

With the merger between Peach State FCU and Pinnacle CU, the surviving membership and account agreement is that of Peach State FCU. To request a full copy of your new disclosure, please write to us at 1505 Lakes Parkway, Suite 100, Lawrenceville, GA 30043; call us at 855.889.4328; or email us at riskmanagement@peachstatefcu.org.

Dual Member Number

If you currently have dual membership with Pinnacle and Peach State, your accounts will not be combined upon conversion. You will have separate Peach State account numbers following the conversion. If you wish to combine these accounts into one account, please visit a Peach State branch after November 1st or contact us at [855.889.4328](tel:855.889.4328).

Routing Numbers

The 261071182 Pinnacle routing number is now associated with the name "Peach State FCU." If you make a payment by phone or online (e.g., utility bill), you will hear or see the number referred to as "Peach State FCU" now or in the future as companies update their systems. As you schedule payments after November 1st, it would be a great time to update the routing number to **Peach State's routing number – 261174759.**

Direct Deposits, Account Transfers, Payroll and ACH Deductions

Direct Deposits, Payroll Deductions and ACH Deductions will continue to post to your account as they are currently set up. If you would like to set up automatic transfers, you can do so through Peach State's Online Banking at peachstatefcu.org or through the Mobile Banking App after November 1st. If you need assistance with this, please contact us at [855.889.4328](tel:855.889.4328).





CHECKING ACCOUNTS



All Pinnacle **Share Draft Checking Accounts** will be converted to Peach State's **Regular Checking Accounts**. This account does not require any minimum balance and does not earn dividends.

Peach State also offers a **Premium Checking Account** which pays dividends. This account requires a minimum daily balance of \$1,000 to avoid a monthly service charge. If your balance falls below \$1,000 at any time during the month, you will be charged the monthly service charge; however, you will still earn your dividends. If you are interested in this account, please contact the credit union after November 1st.

Peach State offers a **CU60 Checking Account** for members 60 years or older. This account does not require any minimum balance and does not earn dividends. You may order one standard box of checks per calendar year at no charge. If you are interested in this account, please contact the credit union after November 1st.

Checks

You may continue to use your Pinnacle checks until they run out. When it is time to reorder, please take your reorder form to your nearest Peach State branch location for processing as your new checks will have a different routing number. **If you do not order your checks through Peach State, please note that it is necessary to update the name of the credit union on the check to Peach State Federal Credit Union, and the routing number (R/T) to 261174759 prior to re-ordering.**



Overdraft Protection

The Overdraft Protection options you currently have set up on your Pinnacle account will continue with Peach State.

Inactive Checking Accounts

A Checking Account is considered inactive after six months of no activity. After six months, you will incur a \$5 monthly fee until there is transaction activity on the account or the account reaches a \$0 balance, then it is closed.



SAVINGS ACCOUNTS

Regular Savings Accounts

The minimum balance required in your Savings Account will be \$5. If your account falls below the \$5 minimum balance during the month, there is a \$5 minimum balance fee that will be charged to your account. Dividends will be posted to your Savings Account on the last day of the month.

Secondary Shares, Special Shares, or Additional Savings Account: Your Secondary Shares, Special Shares, or Additional Savings account will be transferred to a regular Club Account. There is no minimum balance required and there are no withdrawal restrictions. Dividends will be posted to this account on the last day of the month.

Club Accounts

» **Holiday Club:** Your Holiday Club is now known as a Christmas Club. There is no minimum balance required and there are no withdrawal restrictions on this account. The account balance will be transferred to your Savings Account on October 31st. Dividends will be posted to this account on the last day of the month.

» **Vacation Club:** There is no minimum balance required and there are no withdrawal restrictions on this account. Dividends will be posted to this account on the last day of the month.

Certificates of Deposit

Your Pinnacle Certificate will be invested in a Peach State Certificate at the same rate and for the same time remaining as you had with Pinnacle. Upon maturity, you will receive a maturity notice. You will have 10 days to redeem it, or the Certificate will roll over to the same term and the rate will change to that which is in effect as of the date of maturity. Dividends will be posted to all Certificates on the last day of every month.

Early Withdrawal Penalty

Certificates with a term of 1 year or less: The penalty is 30 days' dividends.

Certificates with a term of more than one year: The penalty is 90 days' dividends.

Please note: Peach State's minimum for a Certificate of Deposit is \$1,000. As a result, if your Certificate is less than \$1,000, upon maturity, the balance will be transferred to your Savings Account.





Money Market Accounts

Peach State offers a Money Market Account that gives you the chance to earn more on your savings while still allowing access to your money when you need it. You will earn a higher yield, have convenient access up to six times per month by check, electronic withdrawal, or transfer. Avoid a monthly fee when you maintain a minimum daily balance of \$2,500. If you are interested in this account, please contact the credit union after November 1st.

Please note: If you have an existing Money Market Account at Pinnacle, this will transfer to Peach State's Money Market. The minimum balance is changing from \$1,000 to \$2,500. Please refer to our fee schedule for the minimum balance fee.

Individual Retirement Accounts (IRAs)

Your current IRA account will convert to a Peach State IRA account on November 1st. If you are interested in this type of account, please contact the credit union after November 1st at [855.889.4328](tel:855.889.4328).

Inactive/Dormant Savings

A Savings Account is considered dormant after 12 months of no deposit or withdrawal activity. After 12 months, you will incur a \$5 monthly fee until transaction activity, or you have contacted us to activate your account. If your account continues in an INACTIVE/DORMANT status for five years, we are required by law to turn over (escheat) any remaining balance in your account to your state's Department of Revenue as unclaimed property.





PEACH STATE LOANS

The suffix number for your loan account may be different after the system conversion. You will be able to identify your loan by the loan description that will be displayed on your statement. The terms of your loan contract such as payment amount, payment due date, and length of term will remain the same. After the conversion, you will be able to make your loan payment from your credit union Savings or Checking Account, over the phone via MemberLine, through Online Banking, or in person. If you don't already have an automated payment set up and would like to take advantage of this convenience, simply contact us after November 1st at [855.889.4328](tel:855.889.4328).

If you have an active loan with Pinnacle, please be advised that all credit bureau reports after November 1st will show your loan as "account transferred or sold." Loans will be reported to Equifax, Experian, and Trans Union as a loan with Peach State.

If you have a loan at another financial institution, give us a call today. Chances are you could refinance and save money!

Automatic Loan Payments

Any automatic loan payment transfers you have set up from your Pinnacle Savings or Checking Account will continue to be transferred from your account. ACH payments will also continue. If you have automatic payments set up outside of the credit union, please make sure to update your new loan account information.

Debt Protection

If you currently have credit life/credit disability with your Pinnacle loan, your coverage will continue under Peach State's plan. You will receive a separate letter in the mail regarding Peach State's plan.

Auto Loans

» **Car Insurance:** You will need to contact your Insurance agency and update the lien holder information to the following:

Peach State Federal Credit Union
1505 Lakes Parkway, Suite 100
Lawrenceville, GA 30043

» **GAP, Depreciation Protection and Mechanical Breakdown Protection:** If you currently have these products, the coverage will continue as is.

Visa Credit Cards

If you currently have a Peach State Visa Credit Card, there will be no change. You may continue to use your card and make payments as you always have. Payments can also be made via Online Banking. If you're interested in a Peach State Visa Credit Card, contact us after November 1st at [770.580.6000](tel:770.580.6000).

TO APPLY FOR A LOAN

- » Call our Loans By Phone Center at [770.580.6000](tel:770.580.6000).
- » Visit peachstatefcu.org.
- » Stop by any of our convenient branch locations.



ONLINE/MOBILE BANKING, ESTATEMENTS, **AND BILL PAY**



Online/Mobile Banking

Pinnacle's Online Banking system will not be available after 2 p.m. on October 31st. History on the new system will only include transactions from November 1st on. Since you will no longer have access to your online account history prior to November 1st, you may want to download and/or print your account history. Once the conversion is complete and you have enrolled in Peach State's Online Banking, you will have the ability to set up recurring transfers.

After 2 p.m. on November 2nd, please register for Peach State's Online and Mobile Banking.

The same username and password will be used for both Online and Mobile Banking.

Bill Payment

If you currently use Bill Pay with Pinnacle, **you will need to enroll in Peach State's Bill Pay service and set up your payees.** Please do not schedule any payments to be paid after October 31st as they will not be processed. If you have any payments scheduled, we suggest you cancel them and make the payment through another source. All payees must be set up once you enroll in Peach State's Bill Pay service. Please print a listing of your payees along with payment information prior to October 31st. **It is also important that you note any payments scheduled to be paid after October 31st so that you can make arrangements to pay them prior to that date and avoid being late.**

Consider sending a payment directly to the payee or schedule a future payment on Peach State's Bill Pay after November 2nd.

To Register for Online Banking

1. Go to peachstatefcu.org. On the homepage click on the Login box, then click "Sign Up."
2. This will bring you to the "Self Registration" screen. Enter your social security number with dashes, your date of birth, and all the numbers of the first line of your street address. Click "Continue."
3. From this point, simply follow the instructions as you are guided through the registration process.
4. Don't forget to register for eStatements once you are registered for Online Banking to avoid a print statement fee.

To Use Mobile Banking

1. Go to either the Apple Store or Google Play Store, and download the Peach State FCU App.
2. If you haven't registered for Online Banking, click on "Enroll" in Online or Mobile Banking. If you have already registered for Online Banking, enter the User ID and password you established.
3. You can set up biometrics once you have established your User ID/ Password by clicking "Use Biometrics."



ONLINE/MOBILE BANKING, ESTATEMENTS, AND BILL PAY



Mobile Check Deposit

Once you have downloaded the Peach State Mobile Banking App, you will be able to use Mobile Check Deposit to make deposits to your account. Checks deposited prior to 4 p.m. Monday-Friday will be deposited that evening. Any deposits made after 4 p.m. on Friday, over the weekend, or on a holiday will be posted the evening of the next business day. All checks must be endorsed with your signature and your account number on the back. "PSFCU Mobile Deposit" must be written under your endorsement. Maximum check amount allowed is \$10,000.

eStatements

While registering for Online Banking, you may want to sign up for eStatements (a free service) and Bill Pay (also free when you have a Checking Account and eStatements). To learn more about the advantages of eStatements and Bill Pay, visit peachstatefcu.org. On the "Bank" drop-down menu select "Bill Pay" or "eStatements."

eStatements are a great way to protect your account from fraud due to stolen or lost mail. Once you have registered for Online Banking, simply click on the "Statement" tab to register for eStatements. If you do not enroll in eStatements, you will be charged a \$4 per month statement print fee unless the primary member is 60 years or older, younger than 18, or if you have more than \$25,000 in deposits or \$15,000 or more in loans.

ACH/P2P Transfers

- » Incoming Transfers are only allowed for loan payments.
- » Please note: If the transfer is a new transfer, the earliest the transfer can be initiated is five (5) days from set up date. Peach State sends a zero-dollar pre-notification to the other financial institution for any new transfers set up to verify the account information provided is correct. When setting up the transfer, the system will automatically advance the date out five (5) days. You may select a different date, but five (5) days is the earliest the ACH Transfer can be initiated.
- » Same Day ACH Fee: \$3
- » Any amount over \$500 requires additional multi-factor authentication (code is sent through email and text). **Do not share this code with anyone.** If someone asks for the code, it's a scam!
- » Transaction Limits
 - Minimum Amount: \$25
 - Maximum Amount per Transfer: \$2,500
 - Maximum Daily Amount: \$5,000
 - Maximum Daily Limit Count: 3
 - Maximum Monthly Limit Amount: \$10,000
 - Maximum Monthly Limit Count: 9





TELEPHONE BANKING WITH **MEMBERLINE**



After 2 p.m. on November 2nd, you will have access to our telephone banking system, MemberLine. To set up telephone banking through MemberLine, please follow the steps outlined below.

1. To access MemberLine, call [770.338.4180](tel:770.338.4180) or [706.543.1699](tel:706.543.1699).
2. You will hear a welcome message. Press 2 to go on before the message is done.

Press # after each entry for a quick response. You will be prompted to:

3. Enter your NEW Peach State member number.
4. Enter the last four digits of the primary account holder's social security number (this is the person listed first on the account).
5. Enter a four-digit PIN.
6. You will hear a message restating your PIN. Press 1 to confirm if it's correct.
7. Press 2 to go to your account information.

FEE AND CHARGES >>>

Effective as of June 1, 2025. Subject to change.

Fee	Peach State FCU
Membership Fees	
Membership Fee (one-time non-refundable fee)	\$5.00
USA Patriot Act Recovery Fee (one-time nonrefundable new member fee)	\$5.00
Checking¹	
Basic, CU60, and eXtreme	FREE
Fresh Start (monthly)	\$9.00
Premium (daily balance below \$1,000)	\$5.00
Business Checking	
Business Select	No monthly fee
Business Advantage: Monthly Fee	\$12.50
Savings	
Savings Excessive Withdrawal Per Transaction (over 2 withdrawals per month)	\$5.00
Minimum Balance (below \$5 per month)	\$5.00 or remaining balance
Money Market	
Minimum Daily Balance (below \$2,500)	\$10.00
Money Market Excessive Withdrawal/Transfer Per Transaction (over 6 per month)	\$10.00
ATM/Debit Cards (Per Transaction)	
Balance Inquiry	\$0.50
Peach State ATM	FREE
Other ATMs (monthly)	6 FREE
Each Additional Transaction	\$1.00
Point of Sale	FREE
Visa Debit Card International Service Assessment Fee	1% of Amount
Replacement Card	\$10.00
Miscellaneous	
Account History - Print Out	\$5.00
Account Research (per hour; \$15.00 minimum)	\$25.00
ACH Same Day Processing Fee	\$3.00

Fee	Peach State FCU
Automatic Overdraft Transfer Fee	\$5.00
Bill Pay/Bill Pay Plus (free with eStatements)	\$5.95
Closed Savings Account (within one year of opening)	\$5.00
Cashier's Checks	\$7.50
Check Printing	Prices Vary
Coin Machine	4% of Amount
Copy of Check	\$2.00
Copy of Check: Archived (over 12 months/1-3 items)	\$5.00
Copy of Check: Archived (over 12 months/over 3 items)	See Acct. Research
Copy of Statement	\$5.00
Inactive Account Maintenance (after 1 year inactivity for Savings and/or 6 months for Checking; excludes Money Market)	\$5.00
Mailed Monthly or Quarterly Statement Fee	\$4.00
Overdraft: NSF (insufficient funds) ^{2, 4}	\$35.00
Overdraft: Courtesy Pay ^{2, 3, 4}	\$35.00
Returned Deposited Item: Drawn from your personal account at another financial institution	\$35.00
Returned Mail	\$5.00
Safe Deposit Box (only available at select branches)	\$25-\$100
Shared Branching Service Centers	\$2.00
Signature Guarantee	\$25.00
Skip-A-Payment	\$25.00
Stop Payment	\$35.00
Verification of Deposit	\$25.00
Visa Gift Card	\$5.00
Wire Transfers: Outgoing Domestic	\$25.00
Wire Transfers: Outgoing Foreign	\$50.00
Wire Transfers: Incoming	\$10.00

1 Electronic statements: Free | Paper statements: \$4

2 These fees are per occurrence, and we will exclude all items identified as repeat presentments from the merchant.

3 Fee applies when overdraft is created by check, ACH debit, ATM withdrawal, Debit Card withdrawal, or other electronic means.

4 The Credit Union will typically cover your overdrafts with the requirement of overdraft amounts being paid back within 45 days of the account balance going negative; however, it is at our discretion whether we pay an item or not. Items that can affect your overdraft privileges are delinquent loan payment history on credit union loans, amount the account is already overdrawn, number of days the account has been overdrawn, and removal of overdraft services (either by us or by you).



LOCAL BRANCH LOCATIONS

Please refer to peachstatefcu.org for a complete list of all branch locations.

Ben Mays Branch

2357 Benjamin E. Mays Dr. SW
Atlanta, GA 30311

Glenwood Branch

1342 Glenwood Ave SE, Suite 1
Atlanta, GA 30316

North Decatur Square Branch

2899 North Decatur Rd., Suite F
Decatur, GA 30033

Panola Industrial Branch

5381 Panola Industrial Boulevard
Decatur, GA 30035

Putnam Branch

1076 Lake Oconee Pkwy
Eatonton, GA 31024

This PDF may not be accessible to all users. Please call us at [678.889.4328](tel:678.889.4328) or toll-free at [855.889.4328](tel:855.889.4328) should you require additional assistance.



peachstatefcu.org

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This credit union is federally insured by the National Credit Union Administration.

