

# PINNACLE

## EDGE

Find  
the same

**safety &  
security**  
of your home...  
**at your bank.**

Offering stability during uncertain times,  
Pinnacle Bank takes care of you because you're family.

**PINNACLE BANK**

*Get the Edge.*



**FDIC**

From the president's desk...

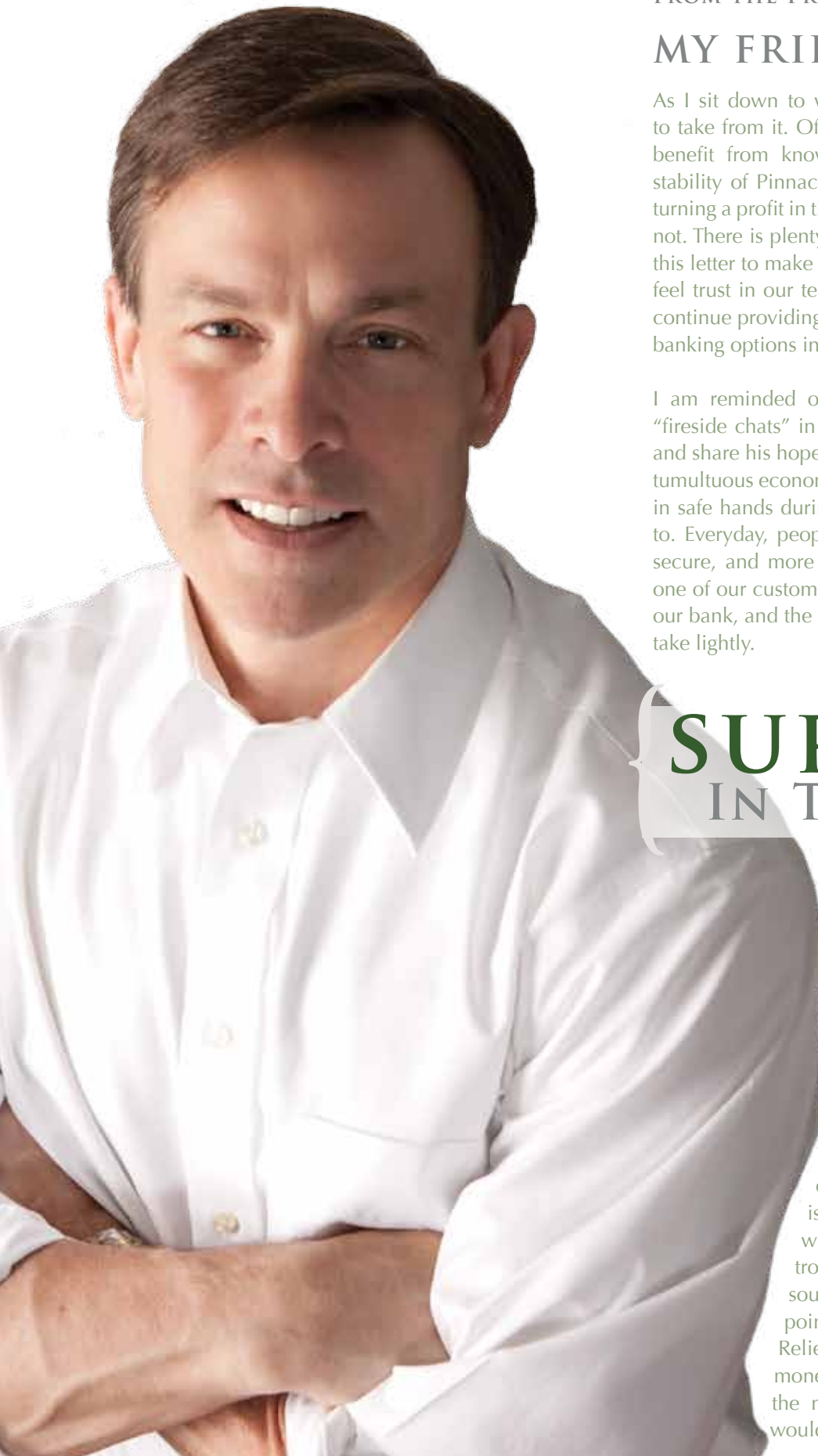


David Barnett

**Also in this Issue:**

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**UPCOMING  
EVENTS**  
SEE INSIDE.



FROM THE PRESIDENT'S DESK...

MY FRIENDS:

As I sit down to write this letter, I think of what I want you to take from it. Of course there is information that you would benefit from knowing—information about the strength and stability of Pinnacle Bank, including the fact that our bank is turning a profit in these turbulent times when so many banks are not. There is plenty of information I could give you, but I want this letter to make you feel — feel safe with us as your bank, to feel trust in our team — and to give you comfort that we will continue providing you with the best service, consultation, and banking options in the Upstate.

I am reminded of President Franklin D. Roosevelt and his “fireside chats” in his attempt to calm the fears of the people and share his hopes and goals for the country to recover from a tumultuous economy. His appeal to reassure his people they are in safe hands during uncertain times is something I can relate to. Everyday, people come up to me asking if their money is secure, and more than anything I want to make every single one of our customers feel safe. Our customers put their trust in our bank, and the trust that you have in us is not something we take lightly.

**SURVIVING**  
IN TOUGH TIMES

We have all been hit by this rough economy; some of us harder than others. While you may look at your financial future with uncertainty, we want you to know that we are certain of the safety of your money. Not only have we survived through this down economy, but we've also grown as a company and a fortified leader in banking in the Upstate.

As we thrive as a business and a bank, you—our customers—reap the benefits. Our bank is very well capitalized and is not saddled with subprime mortgages that caused so much trouble in the banking industry. Because of the sound banking decisions we have made to this point, we did not accept any TARP (Troubled Asset Relief Program) money from the government—money used as a “bailout” for banks affected by the mortgage crisis, and money that we would have had to pay back at a very

high rate of interest (and ultimately pass on to you, the customer!). Not only did this not seem like a wise decision for us, but it was assistance that we didn't even need. We were secure enough in our banking practices that we weren't hit with the hardships that other banks now face.

With every decision we make, we have our customers in mind, and strive to do what is in their best interest.

## CHANGE IT'S EASIER THAN YOU THINK

Many people that I talk to believe that switching banks is difficult, adding more stress to your life. You see it as a hassle—not only getting your money transferred from one bank to another, but changing your ATM and Debit cards, getting new checks, setting up your online banking—such a hassle that you stay with your current bank even though you might be unhappy with them. Wouldn't the long-term benefits of having a secure and trusted longstanding relationship with Pinnacle Bank be worth the temporary "hassle" of transferring from one bank to another?

I guarantee you that any difficulties or hardship that you may experience in switching to Pinnacle Bank will be well worth it in the end, offering you safety and security with your banking that will last throughout your entire relationship with us as your bank. With the new year comes opportunity for real change for you and the way you bank. I challenge you to start out the new year with a new bank and a new partner working for your best interest.

## WORKING TOWARD THE FUTURE

These past couple of years have been difficult for all of us—the tumultuous economy has pushed and pulled us in every single direction personally and financially. It's going to be a tough road, but I have great hope for the future. I truly believe that we have the strong business practices to overcome these turbulent times, and will do everything we can to ensure your future is safe and secure. All that I ask of you is to have some faith—in both me and in Pinnacle Bank. I promise you, we won't disappoint you.



**David Weaver**  
Executive VP and  
Chief Credit Officer

## Safety & Soundness

Those words have become more and more important these days of unsure economic times. How do we know where to place our hard earned money? Last year over 100 banks failed. Most of those bank's customers probably thought "it could never happen to my bank", but it did.

So how can a person learn about the safety and soundness of a bank? What questions should we even be asking?

There are several areas that can help **identify a quality bank:**

**Is my bank profitable?** This is the lifeblood of a bank which enables it to build adequate reserves and to build capital. Especially in today's environment, banks that are making a profit are harder and harder to find. If yours is profitable, that is a good sign.

**Does my bank have quality loans/investments?** Bad loans are the primary thing that can get a bank in trouble. Bad loans have ripple effects that cause headaches for a bank, not to mention losses and erosion of capital. To judge loan quality, take a look at a bank's nonperforming assets (in simple terms this means the loan is not being paid). Also make sure the bank has an adequate loan loss reserve to act as a cushion for poor loans.

**Is my bank adequately capitalized?** The more capital a bank has, the better it is able to withstand downturns like we are facing now. Here you want to check a bank's capital to asset ratio. The higher the number the safer the bank is likely to be.

So now that we know what to ask, how can we find out the answers? There are many rating systems on the internet to check on the above questions. Bankrate.com has developed such a system, Safe & Sound CAEL rating system, that rates banks based on their fundamentals. So check out the bank you have and others in the area. Make sure you feel comfortable with the bank you are using.

# How much would *you* pay for speed and convenience?

## With Pinnacle Bank's Direct Connect, it won't cost you *anything!*

Direct Connect allows the following features to both *Quicken* and *QuickBooks*.

- Two-way connectivity between Online Banking and QuickBooks
- Send and receive transactions directly from Quicken or QuickBooks
- Enter bill payment information directly into QuickBooks
- Transfer funds between accounts instantly



*"Our time is valuable. We moved our business to Pinnacle Bank because of the hours and hours Direct Connect saved us. It was the edge we were looking for, and it is free."*

- Joseph Montgomery, CPA



## HAVE YOU HEARD?

### MARK YOUR CALENDAR

**Wicked the Musical** (January 27 - February 14)

[www.peacecenter.org](http://www.peacecenter.org)

**Ringling Brothers and Barnum & Bailey Circus:**

(February 17 - 21) [www.bilocenter.com](http://www.bilocenter.com)

**Gladys Knight in Concert** (February 19)

[www.peacecenter.org](http://www.peacecenter.org)

**Brad Paisley in Concert** (March 4)

[www.bilocenter.com](http://www.bilocenter.com)

**Downtown Alive** (every Thursday starting March 18)

[www.greenvillesc.gov](http://www.greenvillesc.gov)

**Main Street Jazz** (every Friday starting March 19)

[www.greenvillesc.gov](http://www.greenvillesc.gov)

**Nickelback in Concert** (April 16)

[www.bilocenter.com](http://www.bilocenter.com)

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GREENVILLE, SC 29607  
864.233.6915

### POWDERSVILLE OFFICE:

10515 ANDERSON ROAD  
EASLEY, SC 29642  
864.335.4804

Are you on the move? Tell us about it.  
Send your submissions to:  
[editor@pinnaclebanksc.com](mailto:editor@pinnaclebanksc.com)



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