

Payment Card Fraud Alert Cardholder Q&A

Home Depot Stores Compromise Reported September 2014

What can you tell me about the security breach that I have heard about regarding Home Depot stores?

Home Depot, the world's largest home improvement retailer, confirmed that its payment data systems have been breached, which could potentially impact customers using payment cards at its U.S. and Canadian stores. There is no evidence that the breach has impacted stores in Mexico or customers who shopped online at HomeDepot.com.

Home Depot's investigation is focused on April forward, and the Company has taken aggressive steps to address the malware and protect customer data. The Home Depot is offering free identity protection services, including credit monitoring, to any customer who used a payment card at a Home Depot store in 2014, from April on.

What information was stolen as part of this security breach?

While Home Depot continues to determine the full scope, scale and impact of the breach, there is no evidence that debit PIN numbers were compromised.

What is Pinnacle Bank doing to protect my debit card account?

Our first priority is the security of our clients. As such, we take any and all potential security compromises very seriously. As a result, Pinnacle Bank has made the proactive decision to provide all potentially affected cardholders with new cards and account numbers.

New cards, with new account numbers, will be issued to replace potentially compromised cards. Notifications will be sent to affected cardholders as impacted accounts have been identified. We will continue to monitor all accounts for any unusual or suspicious activity using our state of the art fraud monitoring systems.

Has fraud occurred on my account as a result of the security breach?

- If your card has been compromised, that does not necessarily mean that fraud has occurred or will occur on your account.
- As always, we encourage you to monitor your account for unauthorized charges, and to notify us at 888-485-7050 immediately if you suspect that fraud has taken place. If you do not currently use our online banking services at www.pinnaclebankonline.com, we encourage you to do so. This will allow you to view activity and monitor your account as often as you would like.