



PINNACLE
Financial Strategies

For Immediate Release

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**Pinnacle Financial Strategies Announces Phase 2 of
the Reg E Opt-In Total SolutionSM Is Now Available**

*Phase 2 Training Tool Kit provides internal communications and training tools to help
community banks and credit unions ensure a smooth and seamless opt-in transition.*

HOUSTON (Feb. 16, 2010)— The market leader in consumer-focused products and services for community banks and credit unions announced today the availability of Phase 2 of the Pinnacle Reg E Opt-In Total SolutionSM, a comprehensive program providing all the resources financial institutions need to ensure compliance, preserve fee income and increase customer loyalty.

The Phase 2 Training Tool Kit provides a complete package of resources and tools including internal communications templates, live and recorded training webinars, e-learning courses and customizable training templates and presentations to support community banks and credit unions in preparing employees to successfully implement the Reg E change.

“The strong industry response to our Opt-In Total Solution is a clear sign that community banks and credit unions are eager to comply with the amendment to Reg E and committed to providing the level of service their customers have come to rely upon,” said Joe Gillen, CEO of Pinnacle Financial Strategies. “In the first month alone, hundreds of community banks and credit unions have requested our Opt-In Total Solution, and we are committed to helping them achieve a smooth and seamless opt-in transition.”

The Reg E amendment prohibits financial institutions from charging fees for paying overdrafts on automated teller machine (ATM) and one-time debit card transactions, unless a consumer consents in advance, or “opts-in,” to the overdraft service for those types of transactions.

The third and final phase of the Pinnacle Opt-In Total Solution, scheduled for release on March 1, is a complete Communication Tool Kit, including tools for identifying customer segments and the customizable templates necessary to ensure consumers are given sufficient information and opportunity to opt-in for this valued service.

Financial institutions should visit www.opt-in.pinnstrat.com to register for the Pinnacle Opt-In Total Solution and download the Phase I Planning Guide at no cost. Phase I templates and the Phase II and Phase III tool kits are reserved for fully-supported clients or to financial institutions that choose to purchase the Pinnacle Opt-In Total Solution.

Pinnacle is working closely with technology partners and community banks and credit unions as they move to comply with the new Reg E amendment. Any community banks and credit unions needing assistance with regulatory issues should visit Pinnacle’s compliance site at

<http://compliance.pinnstrat.com> for helpful videos and regulatory resources, or call (713) 868-3333, or toll free at (866) 737-1235.

About Pinnacle Financial Strategies

Founded in 1997, Pinnacle has provided financial products and services to more than 1,000 community banks and credit unions in support of their goals to put customer and member needs first. For more information, visit www.pinnstrat.com.

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