



**PINNACLE**  
Financial Strategies

**For Immediate Release**

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**Pinnacle Financial Strategies Supports  
Federal Reserve's Revised Overdraft Regulations**

*Leading provider of consumer-focused overdraft protection programs says clients well-positioned for full compliance with new Regulation E provisions*

**HOUSTON—(Nov. 12, 2009)**—Pinnacle Financial Strategies, a leading provider of consumer-focused products and services for community banks and credit unions, today voiced its support for the Fed's newly revised overdraft protection regulations.

Regulation E mandates the penalty-free opt-out approach for traditional overdrafts by check or ACH – one that Pinnacle has long championed. It also confirms Pinnacle's best practice of fully disclosing program coverage, application and options to consumers.

"Pinnacle is well-known in the banking industry for our transparent approach to overdraft protection, so our clients are optimally positioned to implement these changes and to fully comply with the revisions," said Pinnacle Chief Executive Officer, Joe Gillen. "For some time, our products and services have given our clients' customers the ability to opt-in to overdraft coverage, and we've also supported the bifurcated approach to overdraft protection – allowing consumers to choose different overdraft coverage options for their debit card purchases and ATM withdrawals."

Regulation E provides assurance to thousands of community banks and credit unions already offering fair, consumer-oriented overdraft protection programs. Still, many of these institutions will seek compliance expertise and solutions in the coming months.

To that end, Pinnacle will continue to work closely with technology partners and community bank and credit union clients as they move to comply with the new Reg E provisions. Pinnacle clients and other community banks and credit unions needing assistance with regulatory issues, including compliance with Reg DD and Reg E, should visit their compliance site at <http://compliance.pinnstrat.com> or call Pinnacle at (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, call Pinnacle Financial Strategies at (866) 737-1235 or visit [www.pinnstrat.com](http://www.pinnstrat.com).

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