Digital Wallet Terms and Conditions for Pinnacle Bank Cardholders

Effective August 7, 2026

Your Agreement to these Terms and Conditions; Definitions. These Terms and Conditions (Terms) govern your use of any eligible Pinnacle Bank-issued debit or credit card (each, aPayment Card) when you add, attempt to add, store or use a Payment Card in the digital wallet mobile application through which you accessed these Terms (Wallet) (such as for example Apple Pay, Samsung Pay or Android Pay). These Terms apply to your use of a Payment Card in a Wallet on any mobile phone, tablet, watch, or other device that supports the Wallet (Mobile Device). For Apple Pay users, please note that these Terms (hereinafter defined) supersede and replace in their entirety the Apple Pay Terms and Conditions for Pinnacle Bank Cardholders and have been revised to govern your use of the Payment Card in any Wallet including, but not limited to, the Apple Pay Wallet. The words “you” and “your” mean a Pinnacle Bank customer or authorized user, and the words “we”, “us”, “our”, and “Pinnacle Bank” mean Pinnacle Bank.

These Terms are a legal agreement, so please read them carefully. By clicking on the “Agree” button during enrollment, you agree to these Terms. If you do not agree to these Terms, do not click “Agree”. Each time you add a Payment Card to, or use a Payment Card in, the Wallet you agree to the then-current version of these Terms. By seeking to add a Payment Card to your Wallet, you have requested Pinnacle Bank to allow your use of the Payment Card to make transactions using the Wallet.

Your Card Agreement Also Applies. Your Payment Card is governed either: (i) for debit cards, by the Terms and Conditions for your Deposit Account and the Visa Debit Card Agreement(s) covering your debit cards and the accompanying Electronic Funds Transfer Act Disclosures for each agreement; or (ii) for credit cards, by a Pinnacle Visa or Mastercard Credit Card Cardholder Agreement(s) with Pinnacle Bank and any related disclosures, as such agreements and disclosures are amended from time to time (collectively, as applicable to each type of Payment Card, the Account Agreement). These Terms supplement your applicable “Account Agreement” solely for purposes of your use of the Wallet. Your use of the Wallet with a Payment Card is governed by your Account Agreement, as supplemented by these Terms.

In the event of any conflict between these Terms and your Account Agreement, the terms and conditions of these Terms will control with respect to your use of a Payment Card with the Wallet. You understand your use of the Wallet is also subject to separate agreements or terms of use with the applicable Wallet provider ("Wallet Provider") (e.g. Apple Inc., Samsung Electronics Co., Ltd., Google Inc. or other parties) and other third parties such as wireless companies or data service providers.

If your Payment Card is a debit card, your use of the Wallet is an electronic funds transfer and is subject to the Electronic Funds Transfer Act Disclosures regarding electronic funds transfers in your Account Agreement. We hereby amend your Account Agreement, including the Electronic Funds Transfer Act Disclosures, to allow you to use your Payment Card in the Wallet to purchase goods and services at any merchant who is authorized to accept it, subject to the limits on Card Transactions in your Account Agreement.

Using a Payment Card in the Wallet. To add a Payment Card to the Wallet, you must follow the Wallet Providers procedures and any further procedures we adopt. You should only add a Payment Card to the Wallet if you are the primary or supplementary cardholder and your name is embossed on the Payment Card. We may limit the types and numbers of Payment Cards you may use in Wallets at any time and we may ask that you participate in an identification and verification process for token assurance (or other similar means of authentication) in connection with your enrollment of a Payment Card in a Wallet. You are responsible for the accuracy of all information you provide in adding a Payment Card to the Wallet. Not all Payment Cards are eligible to be added to the Wallet. You may not add a Payment Card to the Wallet if we cannot authenticate it or if we otherwise suspect that there may be fraud associated with the Payment Card. If your Payment Card or your account is not in good standing, the Payment Card will not be eligible for storage or use in the Wallet. The Wallet allows you to make purchases using your Payment Card wherever the Wallet is accepted. The Wallet may not be accepted at all places where your Payment Card is accepted.

As part of adding a Payment Card to the Wallet, the payment card networks create a "device account number" (or other similar means) that is specific to your card and your device. This number is used to facilitate Wallet transactions without having to use or display the applicable Pinnacle Bank-issued Payment Card number. By agreeing to add a Payment Card to your Wallet for use with a particular device, you agree to the payment card networks issuance of a device account number (or similar means) corresponding to your Payment Card for use in the Wallet.

Applicable Fees. Pinnacle Bank does not charge you any fees for adding a Payment Card to the Wallet or for using a Payment Card in the Wallet to make a transaction. Please refer to your Schedule of Fees for Personal or Business Banking Products (for debit cards) or your Credit Card Cardholder Agreement for any applicable fees, interest, or other charges associated with your Payment Card. In addition, the Wallet Provider or other third parties, such as wireless companies or data service providers, may charge you fees in connection with your use of your Mobile Device or the Wallet.

Pinnacle Bank is NOT Responsible for the Use or Function of the Wallet. The Wallet Provider is the provider of the Wallet and is solely responsible for (i) the Wallet and its use and function and (2) the use and storage of your Payment Card data and the personal information you provide to the Wallet Provider through the Wallet or separately. Pinnacle Bank is only responsible for the Payment Card as set forth in the applicable Account Agreement. You should contact the Wallet Providers customer service if you have questions concerning how to use the Wallet or problems with the Wallet.

We have no responsibility for the performance or non-performance of the Wallet, any Wallet Provider or any other third party in the provision or use of the Wallet, for the loss, breach or misuse of any Payment Card or personal information by the Wallet Provider or any third party, for any failure of the Wallet, or your inability to use a Wallet for any transaction. We are not responsible for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Wallet. You agree not to assert against us any defenses, rights or claims you may have relating your use or inability to use the Wallet.

Your Responsibilities to Keep Your Wallet Credentials Secure and to Notify Us of Errors or Fraud. You agree not to make your Wallet User ID, Wallet password or other credentials that you use to access the Wallet available to unauthorized individuals. Subject to your Account Agreement, you are solely responsible for financial transactions made using your Payment Card in the Wallet. If you permit other individuals to use your Wallet credentials to access your Payment Card in the Wallet, you are liable for any transactions that they authorize using your Payment Card. If you believe that there is a billing error on your Payment Card account, an unauthorized transfer from or charge to your Payment Card, or any other unauthorized transaction involving your Payment Card, you must contact us promptly and follow the procedures in your Account Agreement (including the Electronic Funds Transfer Act Disclosures) regarding notification of errors. We will investigate and resolve any such concerns as required by the Account Agreement. We will not be liable for any losses you incur except as specifically described in the Account Agreement or as otherwise required by law.

Loss of Your Mobile Device; Liability for Unauthorized Transfers. Please notify us (and not just the Wallet Provider) of any loss of your Mobile Device so we can take steps to disable the use of your Payment Cards stored in the Wallet. Notify us of any such loss in the same manner as you would notify us of a loss of your Payment Card under your Account Agreement. Your liability for unauthorized transfers will be determined under your Account Agreement, including any related disclosures.

Security of the Payment Card. In addition to your efforts to keep your credentials secure, we take reasonable steps to help ensure that information we send to others from your use of a Payment Card in the Wallet is sent in a secure manner. However, the Wallet Provider is responsible for the security of information provided to the Wallet Provider, stored in the Wallet or sent to a third party from the Wallet or the Wallet Provider. Except as otherwise required by law, we are not responsible if there is a security breach affecting any information stored in the Wallet or sent from a Wallet.

Termination of Payment Card Use. In our sole discretion and without notice to you, we can block you from adding an otherwise eligible Payment Card to the Wallet, suspend your ability to use a Payment Card to make purchases using the Wallet, or cancel entirely your ability to continue to use a Payment Card in the Wallet, such as if we suspect fraud with your Payment Card, if you have an overdue or negative balance on your Payment Card account, if applicable laws change, if you breach any of these Terms, or if we stop participating with a Wallet. No termination by us of your use of a Payment Card in a Wallet will release you from any liability or obligations accruing prior to such termination. You may remove a Payment Card from the Wallet at any time by following the Wallet Providers procedures for removal.

Privacy. We are committed to respecting the privacy of your information and we will not share your information in a manner that is inconsistent with our Privacy Notice, which can be viewed at synovus.com/privacy. The information you provide to the Wallet Provider is governed by the Wallet Providers' privacy policy. The Wallet Provider may use your information for different purposes, so please review carefully the portion of the Wallet Providers privacy policy and other agreements relating to how the Wallet Provider uses your information. You agree that we may exchange information about you and your Payment Cards with the Wallet Provider and the applicable card network (such as Visa) to facilitate any purchase you initiate using a Payment Card. We may also share your information to make information available to you in the Wallet about your Payment Card transactions, or to assist the Wallet Provider in improving the Wallet. By adding your Payment Card to the Wallet, you thereby change your information use and sharing choices under our Privacy Notice to the extent necessary (if any) to allow all such sharing.

E-Sign; Your Consent to Receive These Terms in Electronic Form. In order to use a Payment Card in the Wallet, you must agree to these Terms using a form of electronic consent. When you click on the Agree button during enrollment, you consent to receive these Terms electronically and you consent to the Terms. In order to agree to the Terms, you must agree to receive these Terms electronically. To do so, you will need a Wallet Provider Wallet-enabled Mobile Device. Your consent to receive this document electronically applies to these Terms and to any changes that we may make to these Terms in the future.

If you would like to receive a paper copy of these Terms (or any future version of the Terms) after consenting to receive it electronically, you can print the then-current Terms at www.synovus.com/walletterms or you may call us at 1-888- 796-6887. Our service representatives are available 7 days a week from 8:00 a.m. - 8 p.m., Eastern Time. There is no charge to have a paper copy of this document mailed to you. If you do not want to receive these Terms electronically, you can click the Disagree button during enrollment. Unfortunately, you will not be able to use your Payment Cards in the Wallet if you click Disagree during enrollment.

If you want to withdraw your request to receive updates to these Terms electronically, please call us at either of the telephone numbers listed above. If you revoke your consent to receive updates to these Terms electronically, we may cancel your ability to use Payment Cards in the Wallet.

Reports. You will not receive any reports from us covering your use of Payment Cards in the Wallet. However, the transactions you make using the Payment Cards in the Wallet will show up in your regular account statement provided under your applicable Account Agreement(s) for your Payment Cards.

Notice of Change in Terms. We will keep an up-to-date copy of the Terms at www.synovus.com/walletterms. The date at the top of the Terms will be the date of the most recent version. We will provide you with notice of changes to these Terms by posting a revised version of the Terms on our website at www.synovus.com/walletterms. We will provide you with advance notice of changes to the extent required by applicable law. We also may provide you with notice through additional means in our discretion. The changes to the Terms will be effective as of the date identified at the top of the Terms. If you continue to keep a Payment Card in a Wallet or continue to use the Service after you receive notice of changes to these Terms, you thereby consent to the changed terms. If you do not accept a change to these Terms, you must remove all Payment Cards from all Wallets and stop using the Service. We recommend that you print a copy of these Terms, and any new versions of the Terms, for your records.

Termination; Assignment. We may terminate these Terms and/or your right to use Payment Cards in the Wallet at any time. We can assign these Terms at any time in our discretion. You cannot change these Terms or assign these Terms to any other party. You may terminate these Terms by removing all of your Payments Card from the Wallet.

Use of Your Suggestions and Ideas. To the extent you provide us with suggestions, recommendations, ideas, feedback, requests, reports, or other information to us ("collectively ideas"), in writing, orally or otherwise, regarding your use of the Wallet, you hereby grant to us a fully paid-up, perpetual, irrevocable, worldwide license to use, reproduce, incorporate, modify, display, perform, sell, make or have made derivative works of, distribute (directly or indirectly) and sublicense such Ideas in connection with our products or services or otherwise. You should also review the Wallet Providers agreement and privacy policy with respect to its use of your ideas.

Governing Law; Disputes. These Terms are governed by the governing law of your applicable Account Agreement. Disputes arising out of these Terms or the use of your Payment Card will be subject to any dispute resolution procedures in your Account Agreement.

Contact Information. If you have any questions, disputes, or complaints about the Wallet, you should contact the Wallet Provider. If you have any questions, disputes, concerns or complaints about your Payment Card, you should contact us by referring to the contact information in your Account Agreement.