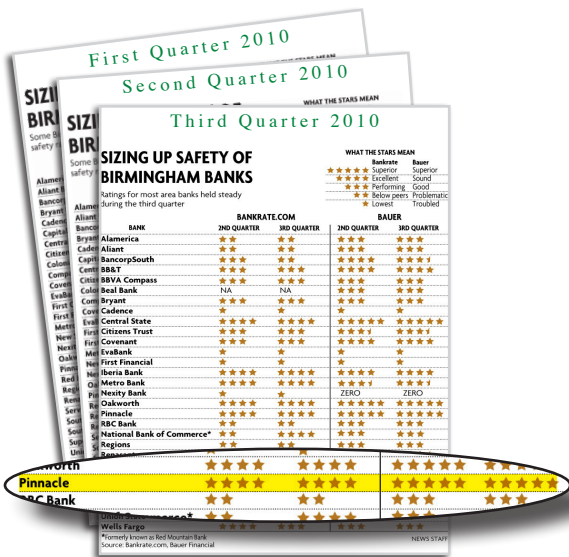




PINNACLE BANK

Loyal Leadership, Local Decision Making
and Superior Service

Pinnacle Bank is celebrating over
75 years of offering quality financial solutions
to our customers.



SIZING UP SAFETY OF BIRMINGHAM BANKS

Some Birmingham banks saw improved bank safety ratings, others slid in 2nd quarter.

WHAT THE STARS MEAN

★★★★★	Bankrate Superior	★★★★★	Bauer Superior
★★★★	Excellent	★★★★	Sound
★★★	Performing	★★★	Good
★★	Below peers	★★	Problematic
★	Lowest	★	Troubled

BANK	BANKRATE.COM		BAUER	
	3RD QUARTER	4TH QUARTER	3RD QUARTER	4TH QUARTER
Alamerica	★★	★★	★★★	★★★
Aliant	★★	★★	★★★	★★★
BancorpSouth	★★	★★	★★★	★★★
BB&T	★★★	★★★	★★★	★★★★
BBVA Compass	★★★	★★★	★★★	★★★
Beal Bank	N/A	N/A	★★★	★★★
Bryant	★★★	★★★	★★★	★★★
Cadence	★	★	★	Zero
Central State	★★★	★★★	★★★	★★★★
Citizens Trust	★★★	★★★	★★★	★★★★
Covenant	★★★	★★★	★★★	★★★★
EvaBank	★	★	★	★
First Financial	★	★	★	Zero
Iberia	★★★	★★★★	★★★	★★★★
Metro Bank	★★★	★★★★	★★★	★★★★
Nexity Bank	★	★	Zero	Zero
Oakworth	★★★	★★★★	★★★	★★★★
Pinnacle	★★★★★	★★★★★	★★★★★	★★★★★
RBC Bank	★★	★★	★★★	★★★
National Bank of Commerce	★★★	★★★	★★★	★★★
Regions	★★	★★	★★★	★★★
Renasant	★★★	★★★	★★	★★★★
Servis1st	★★★	★★★★	★★★	★★★★
SouthCity	★★★	★★★★	★★★	★★★★
Southpoint	★	★	★★	★★★
Synovus*	★★	★★	★★★	★★★
Superior	★	★	Zero	Zero
Union State	★	★	★★	★★
Wells Fargo	★★★	★★★	★★★	★★★

* Synovus goes by name First Commercial Bank in Birmingham
Source: Bankrate.com, Bauer Financial 4th quarter 2010 bank safety ratings

Still Seeing Stars?

Pinnacle Bank ONCE AGAIN ranks among the highest in the area for safety and soundness according to rankings by Bankrate and Bauer. In a climate where many banks continue to experience a decline, Pinnacle is proud to be holding strong.

From *al.com*
"Birmingham-area banks get higher marks from Bauer Financial and Bankrate.com" By Roy L. Williams