

PINNACLE PANDEMIC AND CORONA (COVID-19) RESPONSE PLAN UPDATE - MARCH 11, 2020

COVID-19 and Business Continuity Planning

In conformance with the Pandemic Scenario presented in our Business Continuity Planning document, Pinnacle Financial Strategies is closely monitoring the evolving circumstances related to the Coronavirus (COVID-19). Pinnacle Management meets daily to review the most current guidance from the Centers for Disease Control and Prevention (CDC), World Health Organization (WHO), and state and local authorities and make proactive adjustments to our preparedness and response plan.

Current Responses and Operational Changes

All staff have been informed that the World Health Organization (WHO) has officially named the COVID-19 a Pandemic, and that all employees are expected to assist the company in maintaining its effectiveness during the pandemic by following the recommendations of the CDC and WHO.

Based on what is currently known about the virus, spread from person-to-person happens most frequently among close contacts (within about 6 feet). This type of transmission occurs via respiratory droplets. Transmission of coronavirus in general occurs much more commonly through respiratory droplet. Current evidence suggests that novel coronavirus may remain viable for hours to days on surfaces made from a variety of materials. Cleaning of visibly dirty surfaces followed by disinfection is a best practice measure for prevention of COVID-19 and other viral respiratory illnesses in community settings.

Employees are reminded to clean hands often, by washing hands with soap and water for 20 seconds. If soap and water are not available and hands are not visibly dirty, an alcohol-based hand sanitizer that contains 60%-95% alcohol may be used. However, if hands are visibly dirty, always wash hands with soap and water. They are encouraged to follow normal preventive actions while at work and home, including cleaning hands and avoiding touching eyes, nose, or mouth with unwashed hands. Pinnacle has provided additional alcohol-based sanitizers for all offices and is encouraging secondary cleanings of all desks and office equipment. In

recognition of the CDC's observation concerning secondary infections with the COVID-19, Pinnacle is pleased to note that many of the higher risk employees have already received Pneumonia vaccines, and Pinnacle is reminding employees to review the CDC's suggested immunizations recommendations and consult with their health care provider.

Pinnacle has a flexible work environment using secure digital technologies with cloud-based servers and VPN connections from all employee laptops. Under the current environment and pandemic status, employees have been notified they may choose to isolate themselves from the workplace environment by working at home. Any individual who feels sick is mandated to stay home, taking sick leave or working remotely depending on their condition. In accordance with CDC guidelines, employees with symptoms of acute respiratory illness should not return to work until they are fever-free and free from symptoms for at least 24 hours. Should ANY employee be tested positive for the COVID-19, management will coordinate with the local health officials and use the CDC risk assessment guide to determine if the risk is considered high or medium and provide directions accordingly. In a medium risk situation, office non-critical employees would be required to work from home and if they have no symptoms should avoid any locations where people congregate for 14 days. Should the assessment determine a high-risk situation, the office will be closed, all employees required to work from home, and they should self-quarantine for the 14-day recommended period.

All non-critical travel is being minimized, with high risk employees discouraged from any air travel. Each business unit will determine its own travel schedule and adjust as needed. It is expected new implementations and training should be scheduled as remote installations and training when possible, giving consideration to the level of infection at the client location and the evolving recommendations from the CDC for that location, and for domestic air travel in general.

Pinnacle employees are currently discouraged from attending large gatherings, and notes that several locally planned events in the Houston area and other principal locations have been cancelled or postponed in conformance with the CDC guidelines and escalating situation.

Expected Business Impact

While Pinnacle considers its employees its greatest assets and as such strives to protect their health and wellbeing, it also values its clients and maintains a strong commitment to assuring them that they will have the continued support they are accustomed to. While Overdraft Protection and Reward checking clients rarely require support, our ODP and RWC support staff is 70% remote and located in 7 states. SNAP support is in three states and is 25% remote. The SNAP development environment and tools used allows the Houston based programming staff to also work remotely when necessary while continuing to collaborate within the cloud-based development environment. The Pinnacle training department is the one business unit that primarily travels to client sites for training delivery. This business unit may be the most affected, however they can also provide remote training in some cases, and will coordinate the rescheduling of any training scheduled that is impacted by either the clients COVID-19 constraints or those of Pinnacle's. While CDC estimates of contagion suggest a potentially diminished workforce at some level, Pinnacle does not have dependencies on subcontractors and is sufficiently staffed and diversified with many cross trained employees able to support multiple products. While Pinnacle recognizes the situation is fluid, it anticipates no expected loss of service for clients currently.