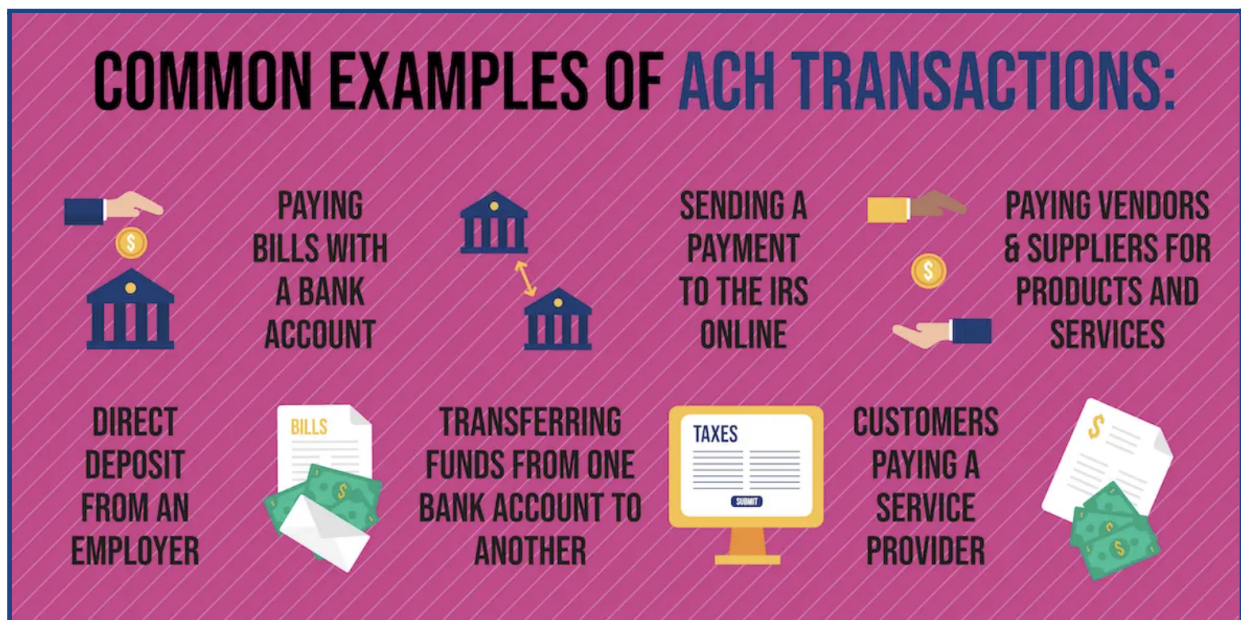


What are ACH Payments?

ACH is a digital check, replacing the need for a physical check.

- ACH withdrawals are a *digital* way for you to *hand us* an appropriate quantity of prefilled checks, dated for when you want them processed. We cannot withdraw more than you have given us permission to withdraw.
- To process ACH payments, you provide us with the same information that is preprinted on a physical check. [ACH Withdrawal Authorization](#)
- ACH transactions are far more common than realized, and you may already use them.



Why did Pinnacle choose ACH over other digital options?

In short - security, ease and no cost to clients



- **ACH is FDIC insured.** If anything goes wrong with a Venmo or Zelle transfer, that money is lost with little to no protections. With ACH, if anything goes wrong the bank will make good on the transfer.
- **ACH is convenient for the client.** It utilizes the same process as scheduling bill pay through your bank. You provide us with permission to pull a set amount (agreed upon in your registration form) for a set amount of time from your account. After you turn in your registration form, if you already have an ACH authorization on file then your part is done! No more remembering when and how much to pay because ACH are pre-scheduled withdrawals.
- **Zero transfer processing fees!** While there is a fee that Pinnacle is absorbing, we won't pass on any hidden processing fees to our clients.

Do I have to use ACH to continue services with Pinnacle?

No, you may mail us a personal check.

- As of **May 15, 2022**, Clients may choose between **ACH** and **personal check** payment.
- As of **May 15, 2022**, Zelle will no longer be an option for Pinnacle as it doesn't afford any financial protection to our clients nor does our new bank support this payment method.
- As of **May 15, 2022**, Venmo will ONLY be used for the very first payment a new client makes to reserve their lessons. This is for the same reason as the discontinuation of zelle, it doesn't afford any financial protection to our clients.

To me, the client, what is the difference between a personal check and ACH automated payment?

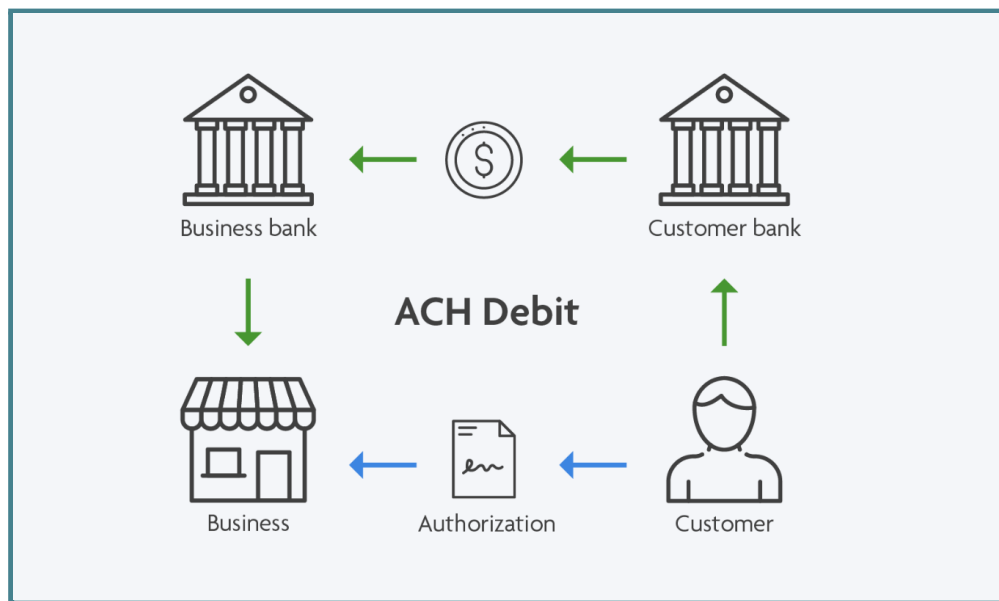
ACH Payments	Personal Check
	
<ul style="list-style-type: none">• Scheduled withdrawals set in motion with registration form.• I have to make sure funds are available withdrawals 1st-10th monthly• No additional thought needed for payment until next registration form is out	<ul style="list-style-type: none">• I can physically manage each payment• I have to make sure funds are available• Make sure it is mailed in time to <u>reach Pinnacle</u> by the 1st of the month

How will the ACH tuition payment process work with our registration process?

Seamlessly! 😊

Each session registration form allows you to indicate:

- ☐ payment preference for that session - mailed in physical check or ACH auto withdrawal
- ☐ amount you agree to pay - based upon your lesson choices
- ☐ ACH payment withdrawal confirmation - if using ACH pay
- ☐ ACH authorization link, when changes are necessary - only annual updates needed



How will the change over be handled for existing clients?

- **Payment preference forms** will be emailed by a Pinnacle Administrator to all currently enrolled clients. On this form clients will indicate their payment preferences which begin as soon as possible. In the future this will be part of our regular registration form. You can change your payment process with each new registration if you desire to do so.
- **ACH payments begin no later than May 15th, 2022.** For existing clients, your first payment using the new process will either be your fall 2022 session deposit or June 2022 tuition payment.
- **Pinnacle ACH automatic payments are predictable.** Always processed between the 1st and the 10th of the month.
- **Frequency** - You can still choose to pay per session or per month. This will remain a part of our session registration form.
- **Cancellation** - If, at any time, you wish to cancel pre-planned ACH payments, then you must notify Pinnacle administrators 14 days prior to the first of the month via email: Admin@PinnacleEducationServices.com
- **New Client Reminder** - For new clients your first payment is done through Venmo unless you can drop off a physical check to our Enumclaw office. A new client's first payment is due the same day the registration form is submitted.
- **Zelle** will remain active until June 15, 2022 to catch any mistakenly sent transaction.