

Electronic Communications Agreement

It is our goal to provide you with as many digital banking options as possible, including providing information to you electronically. We are required by law to give you certain information in writing. This means you have the right to receive that information on paper. With your consent, we can provide it to you electronically instead.

In this Agreement:

- **"Account"** means each account that you hold with us, now or in the future.
- **"Application"** means the technology and other means by which you access the Accounts and Services we provide.
- **"Communications"** means each disclosure, notice, agreement, fee schedule, privacy policy, statement, record, document, and other information we provide to you, or that you sign or submit or agree to at our request.
- **"Service"** means any product or service that we offer for which Communications are required or permitted to be delivered.
- **"We," "us," "our," and "PNC"** mean PNC Bank, National Association, its affiliates, and our service providers.
- **"You" and "your"** mean the person giving this consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user on your Account or Service.

You agree to receive electronic Communications from us and to the use electronic signatures in your relationship with us.

As part of your relationship with us, we will provide you with Communications. By accepting this Agreement, you consent to receiving Communications in electronic form for any Accounts or Services, that you have or apply for, either now or in the future. You also consent to the use of electronic signatures in your relationship with us. We may still choose to provide you with information on paper even though you have consented to receive it electronically. In some cases, we are not permitted by law to deliver certain Communications to you electronically. However, if the law changes in the future and permits additional Communications to be delivered electronically, this Agreement will automatically cover those Communications as well.

You should print, download, or otherwise retain a copy of this Electronic Communications Agreement and all other Communications we provide to you electronically.

We may deliver electronic Communications to you in several ways.

When we deliver electronic Communications to you, we will either: (1) email them to you; (2) send them via SMS text or push notification; (3) post them on our website or the websites of our service providers; (4) present them on-screen or by requesting you access a Hyper Text Markup Language (“HTML”) file or Portable Document Format (“PDF”) file or other specified electronic file containing the Communication; (5) include them in other electronic Communications that we are delivering to you, such as electronic account statements; or (6) in the manner specified in any other agreement we have with you. If we are not emailing or otherwise presenting the information to you directly, we will tell you where you can go to view that information. If you seek to obtain a new Account or Service with us, we may remind you that you have already consented to receiving electronic Communications and using electronic signatures in your relationship with us. If you choose not to receive electronic Communications or use electronic signatures in connection with the new Account or Service, that choice does not mean you have withdrawn your consent with respect to any other Account or Service.

You will need some technology to receive and retain electronic Communications.

To receive and retain electronic Communications from us, you will need the following:

- A computer, smartphone, mobile device, tablet, or other device with an operating system that supports all the hardware and software requirements listed here;
- A connection to the internet;
- A Current Version (defined below) of a web browser or mobile application that we support. You can visit pnc.com to find out the versions we support;
- A printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain Communications in electronic form;
- A valid, active email address; and
- A Current Version of a program that displays PDF files (such as Adobe® Acrobat® Reader®).

By “Current Version” we mean a version of the software that is currently being supported by its publisher and that we support.

If our hardware and software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the change. Continuing to use our electronic services after receiving notice of updates to our system requirements signifies your acceptance of the change and reaffirmation of your consent.

Please keep your contact information up to date.

It is your responsibility to keep your contact information current so that we can send you electronic Communications. You can update your email address and other contact information through the Application.

You may have the option to receive paper copies.

We may choose to make paper copies of certain electronic Communications available upon request. There may be a fee for providing a paper copy. If you would like a paper copy, please contact us to find out whether a paper copy is available and the amount of any fee for that copy.

You can withdraw your consent to receiving electronic Communications.

You have the right to withdraw this consent at any time. If you are receiving online account statements, the termination will cause paper statements to be mailed to you. Withdrawal of consent may result in a fee or change in fee for some Accounts or Services. Please refer to the applicable agreement for your Account or Service for additional information. Withdrawal of consent also may result in the termination of your Account and/or access to the Services. After we have processed your withdrawal of consent, future Communications required to be in writing will be delivered to you on paper, subject to any applicable fees that may apply under the agreement for your Account or Service and that are permitted under applicable law.

Your withdrawal of consent will become effective only after we have had a reasonable opportunity to act upon it.

To withdraw your consent to receiving electronic Communications, contact us at 800-762-2035.

By providing your consent, you are confirming that you have the hardware and software described above, that you can receive, review, and retain electronic Communications, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, interested parties, product owners and/or service users identified with your Accounts and Services.