

PNC TOTALREWARDS PROGRAM TERMS AND CONDITIONS

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PNC TOTALREWARDS PROGRAM TERMS AND CONDITIONS

Effective October 18, 2025

The PNC **Total**Rewards Program (the "Program") is a banking loyalty program that turns the financial moves you make into a personally rewarding experience. Our Program is simple: the more your PNC relationship grows, the more we give back to you. We reward you for trusting us with your everyday banking like checking, savings, and credit card usage. And we reward you for trusting us with your larger money moves like investments, mortgages, and lending products.

Your involvement in the Program is subject to these Program Terms and Conditions (the "Terms and Conditions").

ELIGIBILITY

All eligible PNC customers must enroll in the Program in order to receive Program benefits. You are eligible to enroll in the Silver, Gold, or Platinum tier (the "Select Tiers") of the Program if you maintain a Qualifying Checking account and an Average Eligible Balance of at least \$25,000 (the "Program Requirements") as those terms are defined below.

A Qualifying Checking account is any PNC consumer checking account. Small Business and Commercial Banking checking accounts are not Qualifying Checking accounts.

The Average Eligible Balance is the average combined end-of-day balance over a 90-calendar-day period across all your eligible PNC consumer deposit and investment accounts. For deposit accounts, the end-of-day balance is your daily ledger balance at 10:00 PM ET. For investment accounts, the end-of-day balance is based on the market value of the eligible securities/positions in your account at 4:00 PM ET.

The Average Eligible Balance amounts required to enroll in each Select Tier are as follows:

- \$25,000 for the Silver tier
- \$100,000 for the Gold tier
- \$500,000 for the Platinum tier

Average Eligible Balance is calculated at the beginning of each month (on or around the fourth business day of the month) and is based on the 90-calendar-day period ending on the last day of the prior month.

The following accounts are not included in the Average Eligible Balance calculation:

- Employer Sponsored Retirement Plans such as 401(k)s, pensions, SEPs and SIMPLEs
- All irrevocable trust accounts, PNC Investments trust accounts, and Asset Management trust accounts.
- Custodial accounts such as Uniform Transfers to Minor Act (UTMA) and Uniform Gifts to Minors Act (UGMA) accounts
- Insurance policies and alternative investments such as hedge funds, private equity, private credit, or real estate
- Estate, Court Ordered, Tenant landlord, Escrow agent
- Business or commercial accounts

Additionally, any accounts of which you are not an owner or co-owner (for example, accounts where you are a Custodian, Administrator, Agent under Power of Attorney, Beneficiary, Guardian, Executor, or perform some other fiduciary function) will not be included in the Average Eligible Balance calculation.

PNC employees are automatically eligible to enroll in the Program as Gold Tier members as long as they have a Qualifying Checking account. PNC employees are not required to meet the Average Eligible Balance requirement for the Gold Tier. PNC employees are defined as active employees, not including contracted employees or retirees. PNC Military Banking customers are automatically eligible to enroll in the Program as Silver Tier members as long as they have a Qualifying Checking account. PNC Military Banking customers are not required to meet the Average Eligible Balance requirement for the Silver Tier. **PNC employees and Military Banking customers must enroll in the Program in order to receive Program benefits.**

PNC may extend a trial offer making you eligible to enroll in the Program for an abbreviated 4-month period without meeting the Program Requirements. If you do not meet the Program Requirements by the end of the trial offer, you will enter a Grace Period as defined and described below. Trial offers may be extended based on banking relationship, product(s) held, and other factors. If you are a PNC Investments customer, please consult with your PNC Investments Financial Advisor or call 1-855-762-4683 to learn more about how to qualify for a trial offer.

ENROLLMENT

Each month that PNC calculates your Average Eligible Balance and determines that the Program Requirements have been met, you will be eligible to enroll in the Program. PNC is not required to notify you of your eligibility to enroll in the Program. You can verify your eligibility for enrollment in the Program and, if eligible, enroll by visiting a PNC branch, calling PNC's Customer Care Center, or using online or Mobile Banking.

After you enroll in the Program, co-borrowers and joint account owners will be able to see your Program tier on accounts you share, as they will also be entitled to Select Tier benefits on the joint account.

BENEFIT ACTIVATION AND DELIVERY

When you enroll in the Program, the Program benefits for your Select Tier automatically activate within five business days. If you are already enrolled in the Program and open a new account to which Program benefits apply, your current select Tier benefits automatically activate for your new account within five business days. You are not entitled to receive Program benefits between the time of enrollment and benefit activation.

If you move from one Select Tier to another Select Tier, the Program benefits for your new Select Tier automatically activate on the next business day.

Benefit activation is different from benefit delivery. Even though the Program benefits for your Select Tier have been activated, the benefits may not be delivered until a later date. Each Program benefit has its own timetable for delivery. Please refer to the sections of the Terms and Conditions below that are specific to each Program benefit for more information.

If a specific Program benefit varies based on the Select Tier and there are multiple owners or borrowers on an account who are in different Select Tiers, the benefit applied and delivered will be based on the owner or borrower with the highest Select Tier. Program benefits are delivered as described in the sections below and do not change, increase, or multiply based on the number of account owners or borrowers.

ONGOING REVIEW OF PROGRAM REQUIREMENTS AND SELECT TIER CHANGES

If you are enrolled in the Program, PNC will perform ongoing reviews to determine if you continue to meet the Program Requirements as well as the Average Eligible Balance requirement for your specific Select Tier. If you fail to meet the Program Requirements or the Average Eligible Balance requirement for your Select Tier at the time of review, you will be given a grace period of 3 calendar months from the beginning of the calendar month that we determined you do not meet the Program Requirements or the Average Eligible Balance requirement for your Select Tier (the "Grace Period"). If you fail to meet the Program Requirements by the end of the Grace Period, you will be unenrolled from the Program. If you fail to meet the Average Eligible Balance requirement for your Select Tier by the end of the Grace Period, you will either be placed in the highest Select Tier for which you qualify or you will be unenrolled from the Program. Please see the information below for more details about when PNC will conduct its ongoing reviews.

At the beginning of each calendar month (on or around the fourth business day of the month), we will determine:

- 1. If you maintain a Qualifying Checking account.** If we determine that you do not currently have a Qualifying Checking account, you will enter a Grace Period and you must reestablish a Qualifying Checking account by the end of the Grace Period. If you do not reestablish a Qualifying Checking account by the end of the Grace Period, you will be unenrolled from the Program.
- 2. If your Average Eligible Balance meets a higher Select Tier threshold.** If we determine that your Average Eligible Balance meets a higher Select Tier threshold, you will automatically be placed in the higher Select Tier.

At the beginning of the month following your annual enrollment anniversary (on or around the fourth business day of the month), we will review your Average Eligible Balance to determine if you continue to meet your current Select Tier's Average Eligible Balance requirement. If we determine that you no longer meet your Select Tier's Average Eligible Balance requirement, you will enter a Grace Period and you must reestablish your Select Tier's Average Eligible Balance requirement by the end of the Grace Period. At the beginning of each month during the Grace Period and at the beginning of the month after the Grace Period ends, we will calculate your Average Eligible Balance. If you do not meet your Select Tier's Average Eligible Balance requirement by the end of the Grace Period, you will be removed from that Select Tier and placed in the highest Select Tier for which you qualify. If you do not meet the Average Eligible Balance requirement of any Select Tier by the end of the Grace Period, we will unenroll you from the Program.

PNC will notify you if your Select Tier changes, if you enter the Grace Period, and if you are unenrolled from the Program.

Enrolled PNC employees and Military Banking customers are subject to all of the terms of this section except the Average Eligible Balance review at the beginning of the month following your annual enrollment anniversary. Instead, for PNC employees and Military Banking customers, at the beginning of the month following your annual enrollment anniversary (on or around the fourth business day of the month), we will determine if you maintain your status as a PNC employee or Military Banking customer. If we determine that you are not a PNC employee or Military Banking customer and you fail to meet the Program requirements for your Select Tier, you will be given a Grace Period to meet the Program Requirements for your Select Tier. If you fail to meet the Program requirements for your Select Tier by the end of the Grace Period, we will place you in the highest Select Tier for which you qualify, or we will unenroll you from the Program. If we determine that you are a PNC employee or Military Banking customer, you will remain in the Gold or Silver Tier, respectively, even if your Average Eligible Balance does not meet the Average Eligible Balance requirement for that Select Tier.

UNENROLLMENT, BENEFIT DEACTIVATION, AND RE-ENROLLMENT

If PNC initiates your unenrollment from the Program for failing to meet the Program Requirements, your Select Tier benefits will deactivate on the next business day after the Grace Period ends. If PNC initiates your unenrollment for failing to meet the Average Eligible Balance requirement and, if during our ongoing review process, it is determined that you meet the Average Eligible Balance requirement, you will be automatically re-enrolled in the Program. If PNC initiates your unenrollment from the Program for any other reason, PNC may not automatically re-enroll you in the Program and may require that you initiate the enrollment process again.

If you initiate your unenrollment from the Program, your Select Tier benefits will deactivate approximately 15 calendar days after your request is received. PNC will not automatically re-enroll you in the Program if you meet the Program Requirements and, if you want to participate in the Program again, you will be required to initiate the enrollment process again.

You will forfeit any Select tier benefits that have not been delivered by the time that deactivation takes affect. If you re-enroll in the Program, you must meet the requirements for each Program benefit as if you are enrolling in the Program for the first time. You are not entitled to receive benefits that you received previously as a member of the Program if you no longer meet the benefit requirements upon re-enrollment.

PRODUCT AVAILABILITY AND PRODUCTS EXCLUDED FROM BENEFITS

The availability of Qualifying Checking accounts and PNC products and services eligible to receive Program benefits may depend on your location. Please review PNC.com for products available in your location. If you are a PNC Investments or PNC Private Bank client, contact your advisor for details about which products and services are available in your location.

Certain products and services offered by PNC are excluded from **TotalRewards** Program benefits. Lists of excluded products and services are provided in the sections below detailing specific Program benefits. Private Bank clients who are members of the Program with products and services that provide some benefits exceeding those of their Select Tier will receive the highest benefit available.

CONSUMER DEPOSIT ACCOUNT BENEFITS

The Program provides both fee benefits and an interest rate boost to eligible consumer deposit products as provided below.

Fee Benefits

The Program offers discounts on and reimbursements of certain consumer deposit fees. The fee benefit will be applied to your eligible PNC deposit account if you are a primary or secondary account owner, you are enrolled in a Select Tier, and your Select Tier benefits are activated when the fee is charged.

Refer to the table below for the Program consumer deposit fee benefits by Select Tier. **Program Fee benefits are not exclusive to the Program. Some Program fee benefits are also available with certain PNC products, regardless of whether you are enrolled in the Program. Program fee benefits cannot be combined with product-specific fee benefits of the same type, and you will receive the highest fee benefit available to you.** For more information on product-specific fees and fee benefits, please refer to the Virtual Wallet Features and Fees or Consumer Schedule of Service Charges and Fees.

Fee Description	Silver	Gold	Platinum
Account Opening and Usage			
Monthly Service Charge on checking, savings, or money market accounts	\$0	\$0	\$0
Debit Cards and ATM Transactions			
PNC Bank Visa(R) Debit and PNC Banking Card Expedited Card Delivery	\$0	\$0	\$0
PNC Bank ATM Transaction Fees at non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands For Virtual Wallet accounts, fees from your Spend, Reserve or Growth accounts will be reimbursed to your Spend account.	\$0	\$0	\$0
PNC Bank ATM Transaction Fees at non-PNC Bank ATMs in all other countries For Virtual Wallet accounts, fees from your Spend, Reserve or Growth accounts will be reimbursed to your Spend account.	\$0	\$0	\$0
Other Financial Institutions' ATM Surcharge Fees For Virtual Wallet accounts, includes total combined fees from your Spend, Reserve or Growth accounts reimbursed to your Spend account.	Up to \$10 reimbursement per statement cycle	Up to \$20 reimbursement per statement cycle	Unlimited reimbursement
Debit Card Cash Advance Fee at Other Financial Institutions that accept Visa	\$0	\$0	\$0
Debit Card International Purchase and Cash Advance Fee	No Benefit	No Benefit	0%
Statement Options			
Paper Statement Only	\$0	\$0	\$0
Paper Statement with Check Images	\$0	\$0	\$0
Wire and Money Transfers			
Domestic Wires Incoming	\$0	\$0	\$0
Domestic Wires Agent-Assisted Outgoing	\$30	\$0	\$0
Domestic Wires Self-Service Outgoing	\$0	\$0	\$0
International Wires Incoming	\$0	\$0	\$0
International Wires Agent-Assisted Outgoing	No Benefit	No Benefit	\$0
International Wires Self-Service Outgoing – Sent in US dollars (USD)	No Benefit	No Benefit	\$0
International Wires Self-Service Outgoing – Sent in Foreign Currency (FX)	\$0	\$0	\$0
International Money Transfer Agent-Assisted	No Benefit	No Benefit	\$0
International Money Transfer Self-Service	\$0	\$0	\$0
Other Account Charges and Services			
Check Orders	\$10.00 discount for non-PNC Exclusive checks; \$0 for PNC Exclusive checks	\$10.00 discount for non-PNC Exclusive checks; \$0 for PNC Exclusive checks	\$0
Counter Checks	\$0	\$0	\$0
Transaction Limit Fee	\$0	\$0	\$0
Stop Payment	\$0	\$0	\$0
Cash Alternatives			
Cashier's Checks	\$0	\$0	\$0
Safe Deposit Box			
Annual Rental Fee when enrolled in Auto Debit	No Benefit	No Benefit	\$0

A PNC Bank ATM Transaction Fee is charged by PNC when you use a non-PNC Bank ATM. PNC will provide you with a fee reimbursement (unlimited for Silver, Gold and Platinum) at the end of your statement cycle. An ATM surcharge fee is the fee charged by another financial institution when you use their ATM. PNC will provide you with a fee reimbursement (up to \$10 for Silver, up to \$20 for Gold, and unlimited for Platinum) at the end of your statement cycle. If a check order is placed through PNC Online Banking, the check order benefit will be applied at the time you place the order. All other fees will be reimbursed the business day after the fee posts to your PNC account, which may fall within the next statement cycle. You will see the fee assessment and the applicable reimbursement(s) on your periodic statement(s). Reimbursements are only available for eligible PNC deposit products and accounts, and you forfeit any fee benefits if you close an eligible account prior to the reimbursement being provided.

The following deposit products are not eligible for the Program's fee benefits:

- IRA/ESA Money Market
- PNC and Private Bank Certificate of Deposit (all)
- Fixed Rate Individual Retirement Account (all)
- Asset Management Trust Accounts
- Business or commercial accounts
- All irrevocable trust accounts
- Custodial accounts such as Uniform Transfers to Minor Act (UTMA) and Uniform Gifts to Minors Act (UGMA) accounts
- Estate, Court Ordered, Tenant landlord, Escrow agent accounts

Additionally, any accounts of which you are not an owner or co-owner (for example, accounts where you are a Custodian, Administrator, Agent under Power of Attorney, Beneficiary, Guardian, Executor, or perform some other fiduciary function) are not eligible for the Program's fee benefits.

Savings and Money Market Benefit

Your eligible PNC consumer savings and money market accounts will receive an interest rate boost so long as you are a primary or secondary account owner, you are enrolled in a Select Tier, and your Select Tier benefits are activated when the interest is calculated. The benefit for each tier is as follows:

- Silver Tier – a minimum 10% increase of the standard interest rate
- Gold Tier – a minimum 20% increase of the standard interest rate
- Platinum Tier – a minimum 25% increase of the standard interest rate

Savings and money market accounts with fixed or variable promotional rates are ineligible for the interest rate boost. A promotional rate is any rate that exceeds the standard savings or money market interest rate or annual percentage yield. If a promotional rate has been applied to your savings or money market account, you will not receive a boost on the rate until the promotion expires or is removed from the account. If your rate returns to the standard rate, your interest rate boost will be applied automatically, and no further action is required on your part. The interest rate boost is only available for eligible PNC consumer savings and money market products.

The following savings and money market products are not eligible for the interest rate boost:

- S is for Savings
- PNC High Yield Savings
- Private Bank Money Market
- IRA/ESA Money Market
- PNC and Private Bank Certificate of Deposit (all)
- Fixed Rate Individual Retirement Account (all)
- Asset Management Trust Accounts
- Business or commercial accounts
- All irrevocable trust accounts

- Custodial accounts such as Uniform Transfers to Minor Act (UTMA) and Uniform Gifts to Minors Act (UGMA) accounts
- Estate, Court Ordered, Tenant landlord, Escrow agent accounts

Additionally, any accounts of which you are not an owner or co-owner (for example, accounts where you are a Custodian, Administrator, Agent under Power of Attorney, Beneficiary, Guardian, Executor, or perform some other fiduciary function) are not eligible for the interest rate boost.

PNC INVESTMENTS BENEFITS

PNC Investments LLC ("PNCI") benefits are only available for eligible PNCI accounts. In addition to any eligibility requirements described in this section, please refer to the list of ineligible PNCI accounts provided below.

PNCI charges an annual service fee to applicable brokerage accounts as described in the PNC Investments Overview of Products and Services. An **annual service fee waiver** is applied to eligible brokerage accounts of a primary or secondary account owner enrolled in the Gold or Platinum tier on or before September 1st of the applicable year. Silver tier Program members do not receive the annual service fee waiver.

Unallocated cash held in eligible PNCI accounts will be automatically swept through the PNCI Bank Deposit Sweep Program ("BDSP") at PNC Bank as described in the Bank Deposit Sweep Program Disclosure. When enrolled in the Gold or Platinum tier, eligible PNCI accounts will receive a bonus on the **BDSP interest rate ("Rate Boost")** earned on unallocated cash swept into the BDSP. The Rate Boost (rate increased by 20% for the Gold tier and 30% for the Platinum tier) increases the rate applied to unallocated cash balances. For example, with a hypothetical BDSP interest rate of 1.00%, a Platinum Rate Boost would increase the BDSP interest rate by 30% to 1.30% ($1.00\% \times 0.30 + 1.00\% = 1.30\%$). Note that this example is a hypothetical rate and does not reflect current BDSP program rates. The Rate Boost is applied and aggregated monthly with the BDSP interest and disclosed as one entry on PNCI account statements. Current BDSP program rates and disclosure can be accessed on PNC's public site. Silver Tier Program members do not receive the Rate Boost.

A **Managed Account Bonus** is available for newly established, eligible PNCI managed accounts of U.S. permanent residents, excluding the Capital Directions Annuities Program ("Managed Accounts") enrolled in Select Tiers with initial deposit amounts as indicated in the below chart. The Managed Account bonus is applied to Managed Accounts of a primary or secondary account owner enrolled in a Select Tier. Deposits into a Managed Account must be completed within 60 calendar days of new account opening and the Managed Account Bonus will be credited within 120 days of account opening. Deposits made after the first 60 days will not be eligible for the Managed Account Bonus. The Managed Account Bonus will be applied only to the Managed Account for which the net deposit was calculated. The Managed Account must be open at the time that the net deposit is calculated in order to receive the Managed Account Bonus and the net deposit amount (less market losses, if any) must be maintained in the Managed Account at PNCI for at least 12 months or PNCI may charge back the value of the Managed Account Bonus. If opening more than one Managed Account, each Managed Account will be considered separately for payment of the Managed Account Bonus. Deposits made into multiple Managed Accounts will not be aggregated to reach a higher bonus range. Initial deposits transferred from an existing PNCI managed account into a Managed Account are not eligible for the Managed Account Bonus. The value of the Managed Account Bonus may not exceed **\$5,000** per Managed Account. This offer is not transferable, sellable or valid in conjunction with certain other PNCI offers. Managed Account Bonus awards of \$600 or more made into taxable accounts within a calendar year will appear on your consolidated Form 1099. A Managed Account Bonus made to an Individual Retirement Account ("IRA") will not appear on the consolidated Form 1099 report. Consult with a tax advisor about appropriate tax reporting and treatment relating to the deposit of the Managed Account Bonus into an IRA.

Range	Bonus Offer
\$25K - \$49,999	\$125
\$50K - \$99,999	\$250
\$100K - \$174,999	\$500
\$175K - \$249,999	\$1,000
\$250K - \$374,999	\$1,500
\$375K - \$499,999	\$2,250
\$500K - \$749,999	\$3,250

Range	Bonus Offer
\$750K - Above	\$5,000

The following PNCI accounts and products are not eligible for PNCI benefits:

- Administrator, Conservator, Executor, Guardian, Personal Representative and Estate accounts
- Corporate accounts (such as LLC, PA, PC, Partnership, Sole Proprietorship)
- Employer sponsored retirement plans (such as 401(k)s, 403bs, pensions, Keough, SEPs, SIMPLEs)
- Investment clubs
- Trust accounts
- Nonprofit accounts
- Education savings, Uniform Transfers to Minor Act (UTMA) and Uniform Gifts to Minors Act (UGMA) accounts
- 529s owned in UTMA/UGMA accounts and 529s not listed on PNCI statement
- Insurance, long term care and disability policies
- Alternative investments

CREDIT CARD BENEFIT

You will earn a bonus on rewards earned on purchases made with an eligible PNC credit card account when, at the time the bonus is calculated, you are enrolled in a Select Tier, the Select Tier benefits have been activated, and your eligible credit card account is open. In order to receive the credit card benefit, the credit card account must be in good standing at the time that the benefit is calculated. To be in good standing, the account must not be revoked, greater than 60 days past due, charged off, or in bankruptcy status.

The bonus (5% for the Silver tier, 25% for the Gold tier, or 35% for the Platinum tier) is calculated at the beginning of each calendar quarter (i.e., on or around the fourth business day in April, July, October and January) by multiplying the bonus percentage times the Base rewards added to your credit card rewards balance during the prior calendar quarter. Base rewards are rewards earned under the standard reward program associated with the eligible credit card account. Base rewards do not include rewards earned under any introductory or other promotional program or offer, including rewards earned under this **TotalRewards** Program or the PNC Purchase Payback Program.

Example 1: Assume you have a PNC Cash Rewards credit card account. If you earned \$100 of cash back under the PNC Cash Rewards program (Base rewards) and that cash back was added to your PNC Cash Rewards credit card account reward balance during the first quarter of a calendar year (January-March), we would add an additional \$5 to your cash back balance at the beginning of April (on or around the fourth business day of the month) if you are enrolled in the Silver tier (5% bonus) and your credit card account is open and in good standing on that date.

Example 2: Assume you have a PNC Cash Unlimited credit card account. We use points to track your earned cash back for PNC Cash Unlimited. If you earned \$100 in cash back with your PNC Cash Unlimited credit card account, that cash back would be reflected in your rewards balance as 10,000 points. If the 10,000 points (Base Rewards) were added to your PNC Cash Unlimited credit card account reward balance during the first quarter of a calendar year, we would add an additional 2,500 points to your credit card reward balance on or around the fourth business day in April if you are enrolled in the Gold tier (25% bonus) and your credit card account is open and in good standing on that date. However, if 5,000 of those 10,000 points had been earned under the PNC Purchase Payback Program, then we would add 1,250 bonus points, rather than 2,500 points, to your reward balance because points earned under promotional programs do not earn a bonus under the Program.

Bonus rewards earned under the Program are subject to the **TotalRewards** Program Terms and Conditions as well as the standard reward program terms and conditions that apply to your credit card account. For all the details, please refer to these two program documents.

To the extent the **TotalRewards** Program Terms and Conditions and the standard reward program terms and conditions conflict, the **TotalRewards** Program Terms and Conditions shall apply to earning bonus rewards under the **TotalRewards** Program and to when those bonus rewards are added to your credit card account rewards balance.

Obtaining a PNC credit card account is subject to credit approval. If your credit card account is closed by you or by us, any bonus points earned under the **TotalRewards** Program but not redeemed are forfeited.

The following credit card accounts are not eligible for credit card benefits:

- Small Business credit cards
- Non-rewards credit cards like PNC Core and PNC Spend Wise
- CashBuilder credit cards
- PNC points®

HOME LENDING AND AUTO LOAN BENEFITS

Mortgage, Choice Home Equity Lines of Credit (CHELOCs), and Auto Loan benefits (collectively, "Lending Benefits") are available when at least one borrower on the account is enrolled in a Select Tier. Benefits are paid to the PNC deposit account that you designate when you enroll in the PNC **TotalRewards** Program ("Designated Account"). An eligible Designated Account is any checking, savings, or money market account of which you are a primary or secondary account owner. If your Designated Account is closed, you must select a new Designated Account. If no selection is made within 24 hours, we will select a new Designated Account for you if an eligible Designated Account is available. When possible, we will select a new Designated Account that has identical account owners to your closed Designated Account and that is the same product type (for example, savings). If you own multiple accounts that have identical owners to your closed Designated Account, the oldest account will be selected as your new Designated Account. If you do not own any accounts with identical account owners to your closed Designated Account or that are the same product type as your closed Designated Account, we will select a new Designated Account of which you are a primary or secondary owner so long as it meets the eligibility requirements described above. If you do not have a Designated Account at the time a benefit is paid, the benefit will be forfeited.

Benefit payment corrections may take up to one additional quarter for any misapplied or duplicate payment that impacts your quarterly rewards benefits.

If there are multiple borrowers on the lending account and the borrowers are in different Select Tiers, the benefit will be paid to the Designated Account of the borrower with the highest Select Tier. If all borrowers are in the same tier, the benefit will be paid to the Designated Account of the borrower listed first on the loan account statement. This means that if the borrower with the higher Select Tier or who is first named on the loan account has selected a Designated Account that is not co-owned by the other borrower(s), those other borrower(s) will not have access to the benefit.

In order to receive Lending Benefits, the borrower must not be a trust. Lending Benefits are not transferrable. Lending Benefits do not prohibit you from receiving any pricing promotion or interest rate discount for which you may qualify. All products are subject to credit approval.

Mortgage Benefit

The mortgage benefit is earned when you obtain a new, eligible PNC-originated consumer purchase or refinance mortgage, are enrolled in a Select Tier, and the Select Tier benefits have been activated at the time the loan funds. The benefit (\$200 for Silver tier, \$600 for Gold tier, and \$750 for Platinum tier) is a one-time payment credited to the Designated Account on or about the first business day following the 90-calendar-day period after loan funding. Your benefit amount is determined by your activated Select Tier benefits at the time your loan funds. Your benefit amount is not subject to adjustment. Your mortgage account must remain open at the time of benefit delivery.

The following loans are not eligible for the mortgage benefit:

- Home Equity Installment Loans
- Private Bank mortgage products

CHELOC Benefit

The CHELOC benefit is earned when you have an existing or obtain a new eligible PNC Choice Home Equity Line of Credit, are enrolled in a Select Tier, and the Select Tier benefits have been activated or reactivated within 90 days of loan origination. In order to receive the CHELOC benefit, the account must be in good standing at the time that the benefit is calculated. To be in good standing, the account must not be revoked, greater than 60 days past due, charged off, or in bankruptcy status.

The benefit is paid to the Designated Account at the beginning of each calendar quarter (on or about the fourth business day in April, July, October, and January) and is calculated based on your activated Select Tier benefits on the last calendar day of the prior quarter. The CHELOC benefit will only be earned for the time period during the calendar quarter that your Select Tier benefits are activated.

The benefit is a percentage of your average daily principal line balance for the quarter. Your average daily principal line balance for the quarter is calculated by adding your average daily principal line balance for each day in the quarter that your Select Tier benefits are activated and dividing that number by the number of days in the quarter that your Select Tier benefits are activated. The quarterly benefits for the Select Tiers are as follows:

- 0.025% of the Average Daily Principal Line Balance for the Silver tier
- 0.050% of the Average Daily Principal Line Balance for the Gold tier
- 0.075% of the Average Daily Principal Line Balance for the Platinum tier

For example, using an average daily principal balance of \$100,000 for the quarter beginning July 1st and ending September 30th, the Gold tier quarterly benefit payment would be \$50 ($\$100,000 \times 0.0005 = \50). The benefit payment would be delivered to your Designated Account on or about the fourth business day in October.

The following loans are not eligible for the CHELOC benefit:

- Home Equity Installment Loans
- Private Bank Mortgage products

Auto Loan Benefit

The auto loan benefit is earned when you have an existing or obtain a new eligible PNC auto loan, are enrolled in a Select Tier, and the Select Tier benefits have been activated at the time of benefit calculation. In order to receive the auto loan benefit, the account must be in good standing at the time that the benefit is calculated. To be in good standing, the account must not be greater than 60 days past due, charged off, voluntarily or involuntarily repossessed, or in bankruptcy status.

The benefit is paid at the beginning of each calendar quarter (on or about the fourth business day in April, July, October and January) to the Designated Account and is calculated based on your activated Select Tier benefits on the last calendar day of the prior quarter. The auto loan benefit will only be earned for the time period during the calendar quarter that your Select Tier benefits are activated.

The benefit is a percentage of your average daily principal loan balance for the quarter. Your average daily principal loan balance for the quarter is calculated by adding your average daily principal loan balance for each day in the quarter that your Select Tier benefits are activated and dividing that number by the number of days in the quarter that your Select Tier benefits are activated.

The quarterly benefits for the Select Tiers are as follows:

- 0.025% of the Average Daily Principal Loan Balance for the Silver tier
- 0.050% of the Average Daily Principal Loan Balance for the Gold tier
- 0.075% of the Average Daily Principal Loan Balance for the Platinum tier

For example, using an average daily principal loan balance of \$50,000 for the quarter beginning July 1st and ending September 30th, the Gold tier quarterly benefit payment would be \$25 ($\$50,000 \times 0.0005 = \25). The benefit payment would be delivered to your Designated Account on or about the fourth business day in October.

The following loans are not eligible for the auto loan benefit:

- Small Business auto loans

CASE PROCESS

If you have any concerns regarding your Program eligibility, enrollment, Select Tier status, benefits, or unenrollment, please contact PNC's Customer Care Center or visit a PNC Branch for assistance. A PNC employee will assist you with your concern and, if they are unable to resolve your concern, they will open a **TotalRewards** Program Case. You will receive confirmation

that your Case has been opened and, once a team reviews your Case, you will receive written communication regarding the resolution.

MISCELLANEOUS

PNC reserves the right to amend these Terms and Conditions, including the right to add new provisions, from time to time. PNC will notify you of any material amendments. Amendments will become effective 30 days (or such later time if required by law) after notice of the amendment is made available to you, unless a shorter time period is permitted by applicable law or required because of an emergency situation, in which case we will provide notice as we deem practicable.

Notifications regarding the Program will be sent to the mailing address of your PNC customer profile. If you are a PNC Online Banking customer, you may receive notifications in Online Banking instead of or in addition to receiving them at the mailing address of your PNC customer profile.

PNC reserves the right to not provide Program benefits if a benefit is associated with a PNC account on which you (or another account owner) are suspected of fraud, if a benefit is associated with a PNC account that is not in good standing as defined herein, or for any other lawful reason. PNC also reserves the right to unenroll you from the Program for any of the aforementioned reasons and to restrict your ability to re-enroll in the future.

Any disputes between you and PNC related to the Program will be governed by the Qualifying Checking account's Arbitration and Government Law provisions.

Any other agreement between you and PNC that governs accounts eligible to receive Program benefits will continue to govern your use of those accounts.