

Elston, Jeanette M

From: Neidhardt, Michelle A
Sent: Tuesday, January 17, 2023 7:56 PM
To: Executive Client Relations
Subject: Fwd: EXTERNAL: Bank Closure

From: Redacted
Sent: Tuesday, January 17, 2023 7:49:31 PM
To: Neidhardt, Michelle A <michelle.neidhardt@pnc.com>
Subject: EXTERNAL: Bank Closure

**** This email has been received from outside the organization Think before clicking on links, opening attachments, or responding. ****

This Message Is From an Untrusted Sender

You have not previously corresponded with this sender. If you were not expecting this message, please use the Report Phishing button.

Dear Ms. Neidhardt,

Today, I received a letter in the mail with a signature from James T. Balouris (EVP Market Manager) on it describing how the closure of my local branch in Mercer, PA was based on some kind of "effectiveness" study.

I am disgusted to say the least.

Here's some information that I hope was included in your "study". Did you know that the town of Mercer is the county seat of Mercer County?

Did you also know that as recently as two-and-a-half years ago, Mercer was home to three banks? It's true - Citizens Bank, Huntington Bank and PNC Bank. Citizens left town (except for an ATM) a little over a year ago. Huntington closed their doors on January 13, 2023. And this branch is to follow on April 21. Imagine that - the county seat without a bank.

Now, deposits from the Mercer County Courthouse, Mercer School District and many other local businesses will have to go out of town. I know in the grand scheme of things, it doesn't affect your life very much, but it does affect our town.

PNC would have gained tons of customers if they had remained the only bank in town. I don't have a study to back that up, but I'm willing to bet your study didn't account for ZERO competition within Mercer. I don't necessarily understand your effectiveness study either - the branch always seems to be busy. Does your study account for foot traffic? Does it account for drive-thru customers?

Just so you know, I will be closing my account before April. I also imagine a local/regional bank will more than likely be moving in before year's end.

Disappointed,

Redacted

Mercer Resident



January 31, 2023

Redacted
[Redacted]
[Redacted]

Re: PNC Bank Mercer Branch

Dear Redacted:

Your email, dated January 17, 2023, was forwarded to PNC Bank, National Association's ("PNC") Executive Client Relations Office for review and response. We appreciate the time you took to share your concerns regarding the closing of the Mercer Branch.

As part of our ongoing commitment to providing our customers with the best possible service, we continuously evaluate our branches to ensure they are meeting customers' needs. As with any business, we may learn that our facilities are no longer being used to their potential, and subsequently may need to make the difficult decision to close a branch.

We understand that these decisions have an impact on the customers using the Mercer Branch location. We can continue to serve customers' financial needs through other nearby branches, such as Grove City, our ATM network, mobile and tablet banking¹, our Customer Care Center, and with PNC's Online Banking.

The Mercer community is valued at PNC, and we plan to continue to be an active participant in community events. We regret that the closure of this branch has caused you to rethink your banking relationships.

Sincerely,

Connie George

Connie George
Executive Client Relations

PNC Reference Number 223018686421

¹ A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.



Better Business Bureau
Serving Western Pennsylvania
520 E Main Street, Suite 100
Carnegie, PA 15106
Phone: (412) 456-2700 | Fax: (412) 922-8656
info@pittsburgh.bbb.org

10/2/2023

Executive Client Relations
PNC Financial Services Group, Inc.
One PNC Plaza
Pittsburgh PA 15222

Letter Date: 10/02/2023

Dear Executive Client Relations:

The Better Business Bureau received a complaint about your business. The complaint was submitted on **10/2/2023** and was assigned an ID of **20683102**.

Although the BBB makes no judgment on the validity of this complaint, we recognize that there are two sides to every dispute. We are simply requesting your cooperation in making a good faith effort to resolve the dispute and address all issues presented, regardless of the settlement explanation given by the consumer. Our objective is to assist both parties in reaching a resolution outside of the legal system. Please review this information and respond within the next 10 days.

If you received this complaint via email simply click on the "Respond to this Complaint", link located on the left, when you are ready to answer.

Please understand that the consumer's complaint and your response will be publicly posted on the BBB website (BBB reserves the right to not post in accordance with BBB policy). Please do not include any information that personally identifies your customer. By submitting your response, you are representing that it is a truthful account of your experience with this consumer. The BBB may edit the complaint or your response to protect privacy rights and to remove inappropriate language.

If you should have any questions, please do not hesitate to contact me at the phone number or email address listed below.

Sincerely,

Redacted

Dispute Resolution Specialist

Phone: Redacted

Redacted

CUSTOMER EXPERIENCE INFORMATION

Customer Information:

Redacted

Redacted
Redacted
Redacted
Redacted

The details of this matter are as follows:

Complaint Involves:

Advertising Issues

Customer's Statement of the Problem:

A series of events, over charging of fees, continued transitions into "Solution Centers" (banks that don't deal in cash), and closing my credit account without ANY notice. The payment clears and all traces of it have been wiped from my online account. I had tried the card a few weeks earlier when I was on an extended work trip 2000 miles from home though it was declined it still appeared in my online account. After my debit card had been compromised and cancelled, leaving me cashless across the country they cancel my credit card account with them as well. I'm glad I had other accounts or I would have been stranded without access to my money. Since the interest rate hikes PNC has been pricing out their retail banking clients to focus on business banking. Fine, that is your business decision, but pull the plug. Don't leave customers with accounts over 15 years old without an ability to use the money I earned, and give PNC the pleasure of making more money with. Lastly, quit buying up small community banks, and then consolidating branches out of the economically depressed and traditionally non-white neighborhoods in Pittsburgh. When will everyone realize PNC is racist.

Desired Settlement:

[Note: The following is a transcription of the original scanned letter visible on the previous pages. This transcription is provided to make the text accessible to people with disabilities.]

[Graphic: Better Business Bureau logo]

Better Business Bureau
Serving Western Pennsylvania
520 E Main Street, Suite 100
Carnegie, PA 15106
Phone: (412) 456-2700 | Fax: (412) 922-8656
info@pittsburgh.bbb.org

10/2/2023

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PNC Financial Services Group, Inc.
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If you should have any questions, please do not hesitate to contact me at the phone number or email address listed below.

Sincerely,

[Redacted - Personally Identifiable Information]

Dispute Resolution Specialist

Phone: **[Redacted - Personally Identifiable Information]**

[Redacted - Personally Identifiable Information]

CUSTOMER EXPERIENCE INFORMATION

Customer Information:

[Redacted - Personally Identifiable Information]

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Desired Settlement:



November 6, 2023

Redacted
[Redacted]
[Redacted]

RE: Better Business Bureau – Case Number 20683102

Dear Redacted:

This letter is in response to your complaint filed on October 2, 2023, with the Better Business Bureau regarding PNC Bank, National Association's ("PNC") fees and account closure, along with concerns related to PNC transitioning traditional branches to Solution Centers. I attempted to contact you on October 3 and 4, 2023, as well as by U. S. mail on October 17, 2023, but I was unsuccessful in reaching you. I appreciate the opportunity to address your concerns.

In your complaint, you stated PNC has overcharged fees, continues to transition traditional branches into Solution Centers, and closed your credit card account without notice. You stated that payments clear, but traces of them have been wiped from your online account. Furthermore, you tried to use the credit card a few weeks ago, and it was declined even though it still appears on your online banking. Additionally, you asserted that because interest rates have increased, PNC has been pricing out our retail banking clients to focus on business banking. You asserted that PNC is racist, continues to buy small community banks, and then consolidates branches out of the economically depressed and traditionally non-white neighborhoods in Pittsburgh.

At PNC, diversity and inclusion have been long-standing values, and we remain firm in these values as they drive our culture, our behavior, and reflect our priorities. PNC recognizes the importance of treating all individuals fairly and equally and works diligently to ensure that its employees communicate with individuals in a professional manner and do not engage in any discriminatory behavior. PNC's goal is to administer its policies and procedures without regard to race, religion, color, age, sex, national origin, ethnicity, disability, or other factors identified and protected by applicable laws.

As part of our ongoing commitment to providing you with the best possible service, we continuously evaluate our branches and services to ensure they are meeting our customers' needs. As with any business, we may learn that our facilities or services are no longer being used to their potential, and subsequently we may need to make the difficult decision to close a branch or change or eliminate service.

Solution Centers enhance the digital experience, make it easy for customers to discuss their personal banking needs and financial goals, and help customers become comfortable with PNC digital banking technology. There are no drive-ups or tellers on site, but PNC ATMs and Video Banking Machines are available, so customers can make deposits, withdrawals, and perform other routine transactions.

We understand that these decisions have an impact on the customers using the affected branches. We can continue to serve your financial needs through other branches, our ATM network, mobile and tablet banking, our Customer Care Center, and with PNC's Online Banking. We are certain that the employees at any branch that you choose to visit will provide the service that you have come to expect as a customer of PNC. For additional information about banking with PNC 24/7, please visit our website at www.pnc.com/alwaysopen.

In order to thoroughly review your concerns regarding your accounts, additional information is needed. If you are able to provide additional information, such as account numbers and/or dates of the aforementioned incidents, please contact me at the number listed below.



Thank you for allowing me to clarify PNC's position in this matter. If you have any further questions regarding this issue, please feel free to contact me directly at 614-856.2442. I am available Monday through Friday from 8:00am to 5:00pm, Eastern Time.

Sincerely,

Lori M.

Lori M.

PNC Executive Client Relations

PNC Bank, N.A.

PNC Reference Number 223275375114

Customer Assistance Form

FDIC 3064-0134 Expiration Date: XX/XX/XXXX

Privacy Act Statement

Collection of this information is authorized by 12 U.S.C. §§ 1818 and 1819 and 15 U.S.C. § 57a(f). The information you provide to the FDIC on this form will be used to investigate and respond to your complaint or inquiry. The information you provide may be disclosed to the institution which is the subject of the complaint or inquiry and to any third party sources, when necessary to investigate or resolve the complaint or inquiry; to the Federal or State supervisory authority that has direct supervision over the financial institution that is the subject of the complaint or inquiry; to appropriate Federal, state or local authorities agencies if a violation or possible violation of a civil or criminal law is apparent; to a congressional office in response to an inquiry made at your request; to a court, magistrate or administrative tribunal in the event of litigation, or in accordance with the other "routine uses of records" listed in the FDIC's Consumer Complaint and Inquiry System of Records, # 30-64-0005. Completing this form is voluntary, but failure to provide all of the information may delay or preclude investigation of your complaint or inquiry.

Last Updated 09/23/2015

Paperwork Reduction Act Statement

Public reporting burden for this collection of information is estimated to average .25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and review the collection of information.

Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, and the Office of Management and Budget, Paperwork Reduction Project (3064-0134), Washington, D.C. 20503.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control number.

Last Updated 09/23/2015

Please complete this form if you have an inquiry or a complaint regarding your financial institution. Once the form has been submitted you will receive the Customer Assistance Confirmation page indicating that your request has been received.

Please note:

- We cannot act as a court of law or as a lawyer on your behalf.
- We cannot give you legal or financial advice.
- We cannot become actively involved in complaints that are in litigation or have been litigated.

* Required Fields

Indicate whether you are a: Consumer

Requester Information:

Salutation Redacted
*Last Name Redacted
Middle Name Redacted
*Email Redacted

*First Name Redacted

Home Phone Redacted
*Mailing Street Redacted
*Mailing City Redacted
*Mailing Zip/Postal Code Redacted
*Mailing Country United States
Business Phone
Mobile Phone Redacted
*Mailing State/Province Redacted
Best Way to Contact Email
Best Time to Contact Evening

Is this request submitted on behalf of you and another individual? No

*Last Name
Email
Home Phone
*Mailing Street
*Mailing City
*Mailing Zip/Postal Code
*Mailing Country
*First Name
Business Phone
Mobile Phone
*Mailing State/Province

Additional Contact Information:

Do you want us to communicate with another individual on your behalf, such as a family member, attorney, or other person representing you about this complaint? No

If you list someone you authorize us to communicate with the listed individual and provide information to that individual as well.

*Representative Last Name
Relationship
Home Phone
*Mailing Street
*Mailing City
*Mailing Zip/Postal Code
*Mailing Country
First Name
Email
Business Phone
Mobile Phone
*Mailing State/Province

Does your request involve a specific financial institution? Yes

*Financial Institution PNC Bank, National Association
Mailing Street 222 Delaware Ave,
*Mailing City WILMINGTON *Mailing State/Province DE
*Mailing Zip/Postal Code 19801
*Mailing Country United States
Institution Phone Number

FI: Type of accounts Other Deposit Account

Have you tried to resolve your complaint with your financial institution or company? No

*When? *Resolve: How
Resolve: Contact Name
Resolve: Title

Have you filed a complaint or contacted another government agency?

No

*Gov Agency: Agency
Name

Complaint Information:

Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Do not include personal or confidential information such as your social security, credit card, or bank account numbers. If you need to provide **COPIES** of any supporting documentation such as contracts, monthly statements, receipts or any correspondence with the bank (do not send original documents), you may mail this information to:

***Please describe below the nature of your complaint or inquiry.**

On or about Nov. 16, 2023, I received in the mail from PNC Bank a notice that they will be closing their branch office located at 2 N. Mill St., New Castle, PA and combining it with their office located at 2802 Wilmington Road, New Castle, PA. The closing date is scheduled for February 16, 2024. There were at one time 3 PNC branches in the New Castle area. Some years ago, they closed the office located in Shenango Township south of the city of New Castle and directed customers to the other 2 mentioned above. The branch located at 2 N. Mill Street is located in the center of the city of New Castle. The branch located at 2802 Wilmington Rd. is located several miles north of the city of New Castle. While I am sure it makes good financial sense for them to do so, cost savings or otherwise, it completely rejects any consideration for the convenience of customers located anywhere other than the affluent area north of the city. Considering the fact that the population of the city has been reduced to many poor and elderly living within walking distance to the Mill St. location, and the need for those living south of the city having to travel many more miles to the new location, the move is unfair to many of the bank's customers. While the area is served by the New Castle Transit Bus Authority, many would have to live their lives around bus schedules eating up their time and money. Not only is it entirely unfair, but it smells of "Redlining" by making banking services unavailable to what may be considered the disadvantaged and low-income population of the whole New Castle area in favor of the well to do living north of the city. It may not make sense from a management standpoint but, from a purely human and moral standpoint they are abandoning a central location that can easily serve the whole New Castle area in fairness to the whole population. Not everyone has access to electronic banking or bank cards to obtain cash from other kiosks that may charge fees. It is my hope that you will look into this situation to determine if this closing is proper taking everything into consideration. Thank you on behalf of all those who have no voice in objecting to the closing of the Mill St. branch office.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question for their response.

***Desired Resolution**

What action by the financial institution or company would resolve this matter to your satisfaction?

An adequate explanation of why banking services are being moved from a central city location to an out of the way location for many who do not have convenient transportation and that favors those who do. Also, how this does not meet the definition of Redlining.

☒ ***Checking this box authorizes the FDIC to respond to your inquiry**



December 18, 2023

Redacted
Redacted
Redacted

Re: PNC Bank Washington Centre Branch

Dear Redacted

Your complaint was forwarded to PNC Bank, National Association's ("PNC") Executive Client Relations Office on December 12, 2023, from the Office of The Comptroller and Currency for priority handling and oversight. We appreciate the time you took to share your concerns regarding the closing of the Washington Centre Branch located at 2 N Mill Street new Castle, PA 16101. It is customers such as yourself who have helped PNC to be a strong presence in the communities that we serve.

As part of our ongoing commitment to providing you with the best possible service, we continuously evaluate our branches to ensure they are meeting our customer's needs. As with any business, we may learn that our facilities are no longer being used to their potential, and subsequently may need to make the difficult decision to close a branch.

We understand that these decisions have an impact on the customers using the Washington Centre Branch location. We can continue to serve your financial needs through other branches, our ATM network, mobile and tablet banking,¹ our Customer Care Center, and with PNC's Online Banking. We are certain that the employees at any branch that you choose to visit will provide the service that you have come to expect as a customer of PNC. For additional information about banking with PNC 24/7, please visit our website at www.pnc.com/alwaysopen.

The Washington Centre community is valued at PNC, and we would like to thank you for banking with us. We hope that you will continue your relationship with PNC and give us the opportunity to prove to you that PNC is the right choice for your financial needs.

Sincerely,

Taylor F.
Executive Client Relations

PNC Reference Number 223346403677

¹ A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.



Consumer Financial
Protection Bureau

◀ Archived complaints

231227-12858637

Primary consumer information

FULL NAME

Redacted

PHONE

Redacted

EMAIL ADDRESS

Redacted

ADDRESS

Redacted

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

CONSUMER IDENTIFIED COMPANY NAME

PNC BANK

ISSUE

Closing an account
Company closed your account

What happened

This is a referral from another agency. Please review the original email or attachment(s) for complaint details. PNC Fraud Dept notified me on Tuesday, December 12th that someone from Oregon had my social security number and tried to access my account. As a result, the PNC Fraud Dept shut down all of my accounts and debit card, and told me to just stop into a PNC Bank Branch to open a new account and they should be able to handle the issue from there for me. I stopped into the PNC Bank located on 1511 Kenneth Road, York PA 17408 and talked to Dan Scott, a branch banker. They recently closed all the branches in the York, PA area except for this one. For someone with disabilities and/or have no vehicle, it is difficult to reach its location on a main bus line. On foot from the closest bus stop to this location, you would have to walk about a mile. So, round-trip walking is 2 miles just to be able to get my account serviced in-person each time I have to go to this bank. When I arrived at this bank, I was initially told that I needed to make an appointment. I wish I had known this as it wasn't communicated to me by the PNC Fraud Dept. I eventually met with Dan and explained the situation. He didn't appear to be very knowledgeable about the process and asked to ask another employee several times as to what had to be done. He was able to open a new account for me and issue a new debit card on the spot. I had a check deposit that I made at the ATM located in that branch afterwards. He informed me that I would PNC Fraud Dept had my accounts under a "account takeover", and they would have to be involved to complete the process, but it couldn't be done on a Saturday. I explained the walking/ankle situation with him, and asked if I would have to come back in. He indicated that he would be "working on the background" on the situation and would let me know. We made a phone appointment for 3pm on Tuesday, December 19th. I asked him if by phone and/or virtually would be acceptable. He indicated it should be, but he would let me know either way. I asked him for a letter explaining the situation so that I could provide that verification to my landlord and others about my account access so that I wouldn't receive any late penalties while this process was continuing. He failed

to include that letter in the packet he sent me home with on Saturday afternoon. At 3pm on December 19th, I didn't receive a call from him and had to contact him instead. He indicated that he still had to talk to a manager about the issue, and that I would have to call back at 3:20pm that afternoon. I asked him what "work in the background" did he do? He had all day on Monday and most of the day on Tuesday to deal with the issue at hand. It appeared to me that he wasn't prepared at all for this appointment. I wasn't happy, to say the least. I had to place him on hold to handle another urgent call, and he didn't wait. I contacted this bank back and talked with Kayla Bahoric, another Branch Banker, who said she would be "taking over" the issue. I indicated to her the urgency of getting this issue resolved with the Christmas holiday fast approaching, a banking holiday coming up, and myself with money in my account and no access to it. She e-mailed me on Tuesday afternoon and asked me to contact her to come up with a time that works best. I contacted this location at 10:05am on Wednesday, December 20th. The phone rang a large number of times before someone picked up and then immediately placed me on hold. There was no greeting at all, just a pick up and quick place on hold. I have had multiple issues with this location as it pertains to the professionalism, miscommunication, and unpreparedness to handle my issues as well as many others. This branch is completely overwhelmed and heavily underprepared to handle the influx of customer issues/concerns since PNC reduced branches down to just this one in-person branch to handle the entire greater York, PA area. For those with disabilities who do not have vehicle or paratransit access, asking Page 4 - 4 those customers to walk 2 miles only to get to the branch and get turned away or not assisted because of miscommunication, mismanagement, etc is completely unacceptable. As of the time of this writing (Wednesday, December 20th @ 10:32 am), my problem is still unresolved.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

No

ATTACHMENTS

[01680282.pdf \(9.9 KB\)](#)

Download all attachments

Desired resolution

Requested Resolution #1: I respectfully request this "account takeover" issue to be resolved ASAP so that I can have access to my funds before the Christmas holiday

Requested Resolution #2: I respectfully request corporate management look into and fix whatever mismanagement, unprofessionalism, and miscommunication issues that have plagued this branch and continue to do so.

Requested Resolution #3: I respectfully request PNC Bank to:

- A) Open another branch in the York, PA area that will alleviate the pressure/service issues to customers that the closure of other branches has caused.
- B) Consider the needs of customers with disabilities who cannot access the location because of lack of transportation to this Kenneth Road location. No one should have to walk 2 miles.
- C) Consider adding more "smart ATMs" (those with cash deposit/check deposit options) throughout the York area to compensate for the branch closures. As of now, the only one, according to PNC's website, is the one located in the branch on Kenneth Road.

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?Primary consumer

Initial response

RESPONSE TYPE

In progress

INTERIM RESPONSE TO THE CONSUMER AND CFPB

JM 01/11/24-PNC requests additional time to research and respond to the customers complaint

INITIAL RESPONSE SENT

01/11/2024 13:16 ET

Company response

RESPONSE TYPE

Closed with explanation

WHAT IS YOUR RESPONSE TO THIS COMPLAINT?

Please see attached PNC response to customer concern.

ATTACHMENTS

 [response 2.20.2024.pdf](#)
(365.9 KB)

COMPANY RESPONSE SENT

02/20/2024 16:50 ET

Company public response

RESPONSE

No public response given before the 180-day deadline

CCDB ID

8064430

Consumer's feedback

THE COMPANY'S RESPONSE ADDRESSED ALL OF MY ISSUES

No

ADDITIONAL COMMENTS

This is a typical, cookie-cutter company response to an issue. Most of this letter's body references what PNC believes it does for its customers. I can easily copy most of it and use it for marketing material for PNC. Only in the very beginning and at the very end does it address anything related to my issue, and it has missed the mark, in my opinion. Most of these company response letters never include a detailed action plan on what specifically PNC will do to address my accountability issues. This letter did not address the exact procedures, methodologies, and fiscal analysis it used to determine how to close the other branches in the area except this one. This letter did not include specific information on if they determined what bus routes the branch they chose would impact older and disabled customers to see if those customers would experience any issues accessing the branch. This letter did not include specific remedies to this issue, such as installing more PNC smart ATMs in other places around town, offering virtual (Zoom) tellers in this area, etc. To me, it feels like this letter wasn't personal enough, didn't directly address the issues that it needed to, and I felt the letter was more of a "thanks for your concern, but we aren't changing a thing, thanks for being a customer" response. In addition, what weight does the CFPB truly have for customers' concerns if all you are going to do is require them to send a letter like this without any follow-up, oversight, further investigation, etc.

I UNDERSTAND THE COMPANY'S RESPONSE TO MY COMPLAINT

No

ADDITIONAL COMMENTS

I understand the written word, but as someone who has worked in retail and hospitality management for over 25 years, this is NOT the way I would respond to an angry, impacted guest.

THE COMPANY DID WHAT THEY SAID THEY WOULD DO WITH MY COMPLAINT

No

ADDITIONAL COMMENTS

As noted above, they spent most of the letter talking about themselves and philosophy instead of directly focusing on pinpointing solutions to my complaint.

DATE RECEIVED

04/07/2024 15:19 ET

COMPLAINT STATUS**SENT TO COMPANY**

12/27/2023 14:11 ET

DUE DATE

02/25/2024

COMPANY RESPONSE

Closed with explanation

RESPONSE SENT

02/20/2024 16:50 ET

RESPONSE SENT BY

Jennifer McGovern

CCDB ID

8064430

CONSUMER'S FEEDBACK RECEIVED

04/07/2024 15:19 ET

ACTIONS

 [Print](#)

[Terms of service \(terms-of-service\)](#)



An official website of the United States Government



February 20, 2024

Redacted
Redacted
Redacted

RE: Consumer Financial Protection Bureau – Complaint Number 231227-12858637

Dear Redacted:

This letter is in response to your complaint filed with the Federal Deposit Insurance Corporation regarding your PNC Bank, National Association (“PNC”) Virtual Wallet Spend ending Redacted (“Spend”), Reserve ending Redacted (“Reserve”), and Growth ending Redacted (“Growth”) (collectively, the “Accounts”). The complaint was forwarded to the Consumer Financial Protection Bureau and received by our Executive Client Relations office on December 27, 2023, for review and response. Thank you for speaking with me on December 27, 2023. I appreciate the opportunity to respond.

In your complaint, you stated you were contacted by PNC’s fraud department on December 12, 2023, who informed you fraudulent activity was noticed associated with your Accounts and that the Accounts would be shut down and debit card closed. PNC also directed you to a PNC branch to open new accounts. You visited the West Manchester Branch located at 1511 Kenneth Road, York, PA 17408 (the “Branch”), which was difficult for you as a person with disabilities due to its location from the bus line. You stated the service you received was less than satisfactory, the employees with whom you interacted did not seem knowledgeable, and there was little follow-up. You want PNC to resolve the account takeover matter, to review of the Branch’s behavior, to open another branch in the York, PA area, to consider the needs of customers with disabilities, and to consider installing more ATMs throughout the York area that allow for deposits and withdrawals.

At PNC, diversity and inclusion have been long-standing values, and we remain firm in these values as they drive our culture, our behavior, and reflect our priorities. PNC recognizes the importance of treating all individuals fairly and equally and works diligently to ensure that its employees communicate with individuals in a professional manner and do not engage in any discriminatory behavior. PNC’s goal is to administer its policies and procedures without regard to race, religion, color, age, sex, national origin, ethnicity, disability, or other factors identified and protected by applicable laws.

Thank you for providing feedback regarding your experiences with the Branch. We will review your concerns to ensure that they reflect PNC’s long-standing values. Should we identify behaviors that do not align with our values, we will take quick and appropriate action to ensure our core standards are strongly upheld. We appreciate the opportunity to learn more about your experience, and please be assured that it is our goal to provide a high level of service to all our customers.

As part of our ongoing commitment to providing you with the best possible service, we continuously evaluate our branches to ensure they are meeting our customers’ needs. As with any business, we may learn that our facilities are no longer being used to their potential, and we subsequently may need to make the difficult decision to close a branch.

We understand that these decisions have an impact on the customers that used those branch locations. We can continue to serve your financial needs through other branches, our ATM network, mobile and tablet banking¹, our Customer Care Center, and with PNC’s Online Banking. We are certain that the employees at any branch that you choose to visit will provide the service that you have come to expect as a customer of PNC. For additional information about banking with PNC 24/7, please visit our website at www.pnc.com/alwaysopen.

¹ A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.



Our records confirm a hold was placed on the Spend on December 12, 2023, and your access to PNC's online banking was suspended due to suspected fraudulent activity. On December 18, 2023, during your visit to the Branch, you opened a new Virtual Wallet account, and your online banking access was reinstated on December 26, 2023. If you have not already done so, we recommend updating your USER ID, password, and all security questions for online banking.

On January 26, 2024, the Accounts were closed.

I recognize this process was cumbersome for you, and we appreciate your feedback, which is vital to our efforts in providing a level of service that exceeds our customers' expectations. If you have any questions or additional concerns, please contact me at 269-544-3898. I am available Monday through Friday from 8:00 AM to 5:00 PM, ET.

Sincerely,

Jennifer M.

Jennifer M.
Executive Client Relations

PNC Reference Number 223361780872

1,

Friday, July 5, 2024

Dear Chief Executive Officer;

I have a checking account with P.N.C. Bank, and have been a loyal customer of that financial institution for many years. So I was very upset on Wednesday, July 3, to hear of your plans to close the PNC Bank branch, located on Main Street in downtown Mechanicsburg, Pennsylvania on September 20, 2024.

I have gotten to know the tellers and other staff at that branch, who have always provided me with excellent service in spite of how busy they are at that location. I have been happy about the fact that branch is within a closer proximity to **Redacted** Mechanicsburg, than your other branch locations on the Carlisle Pike (Route 11) and in Camp Hill, Pa. So I am able to go there when I get off from work, even though I reside in **Redacted** where you closed a P.N.C. Branch, about three years ago; which I thought was an unwise business decision, considering that Members First Federal Credit Union, moved its corporate headquarters to **Redacted** and has moved

established two branches **Redacted**. One in
 Hampden Township **Redacted** near their headquarters
 and the other branch in East Pennsboro Town-
 ship **Redacted**, thus taking
 away business away from P.N.C. BANK, that
 could have continued to be theirs, if only
 you would have allowed the P.N.C. BANK to re-
 main open. Plus **Redacted** has grown in popu-
 lation, significantly, since you closed the
 branch there.

Because of the P.N.C. BANK closing **Redacted**
 three years ago, I was greatly appalled to find
 out that you are planning to close the branch
 on Main Street in Mechanicsburg. This decision
 of yours causes me to wonder, if you value
 profit margins over the convenience of long
 time P.N.C. BANK customers like myself and others
 who have done business at the downtown, Mechanicsburg
 branch, another customer, who had learn of
 the bank closing on September 20, was was up-
 set, because he will have to go through the in-
 convenience of closing his safety deposit box,
 that he has at the branch your closing on Sep-
 tember 20.

But, I guess, that satisfying the demands of
 The P.N.C. Financial Services Group share holders, is

more important to you, than the convenience of that customer, myself, and many other customers; who have long done business transactions at that P.N.C. BANK branch; if that is what is behind your decision to close that branch on September 20, of this year.

it I was planning later this year to open a savings account at the P.N.C. BANK, but now since I heard of the closing of the downtown Mechanicsburg branch, it causes me to become concerned about the financial stability of the P.N.C. BANKS in general, and how long it will be before you decide to close the three other branches I know of in Camp Hill, off of the Carlisle Pike, and in Millsburg, Pa. It causes me to wonder if my future savings account, I had planned to establish, would be more secure in another financial institution. Please reconsider your decision to close the Mechanicsburg Main Street branch, and reassure me of the P.N.C. BANK group financial stability.

Redacted

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Redacted

Note: The following is a transcription of the original scanned letter visible on the previous 4 pages. This transcription is provided to make the text accessible to people with disabilities.

Friday, July 5, 2024

Dear Chief Executive Officer;

I have a checking account with P.N.C. Bank, and have been a loyal customer of that financial institution for many years. So I was very upset on Wednesday, July 3, to hear of your plans to close the PNC Bank branch, located on Main Street in down town Mechanicsburg, Pennsylvania on September 20, 2024.

I have gotten to know the tellers and other staff at that branch, who have always provided me with excellent service inspite of how busy they are at that location. I have been happy about the fact that branch is within a closer proximity to **[Redacted - Personally Identifiable Information]** Mechanicsburg, than your other branch locations on the Carlisle Pike (Route 11), and in Camp Hill, PA. So I am able to go there when I get off from work, even though I reside in **[Redacted - Personally Identifiable Information]**, where you closed a P.N.C. Branch about three years ago; which I thought was an unwise business decision, considering that Members First Federal Credit Union, moved its corporate headquarters to Hampden Township **[Redacted - Personally Identifiable Information]**, and has established two branches in **[Redacted - Personally Identifiable Information]**. One in Hampden Township, **[Redacted - Personally Identifiable Information]** near their headquarters and the other branch in East Pennsboro Township **[Redacted - Personally Identifiable Information]**, thus taking away business, away from P.N.C. Bank, that could have continued to be theirs, if only you would have allowed the P.N.C. Bank, to remain open. Plus **[Redacted - Personally Identifiable Information]** has grown in population, significantly, since you closed the branch there.

Because of the P.N.C Bank closing **[Redacted - Personally Identifiable Information]** three years ago, I was greatly appalled to find out that you are planning to close the branch on Main Steet in Mechanicsburg. This decision of yours causes me to wonder, if you value profit margins, over the convenience of long time P.N.C. Bank customers like myself and others, who've done business at the downtown, Mechanicsburg branch. Another customer, who had learn of the bank closing on September 20, was was upset, because he will have to go through the inconvenience of closing his safety deposit box, that he has at the branch your closing on September 20.

But, I guess, that satisfying the demands of the P.N.C. Financial Services Group shareholders, is more important to you, than the convenience of that customer, myself, and many other customers; who have long done business transactions at that P.N.C. Bank branch; if that is what is behind your decision to close that branch on September 20, of this year.

I was planning later this year to open a savings account at the P.N.C. Bank, but now since I heard of the closing of the downtown Mechanicsburg branch, it causes me to become concerned about the financial stability of the P.N.C. Banks in general, and how long it will be before you decide to close the three other branches I know of in Camp Hill, off of the Carlisle Pike, and in Dillsburg, Pa. It causes me to wonder if my future savings account, I had planned to establish, would be more secure

in another financial institution. Please reconsider your decision to close the Mechanicsburg, Main Street branch; and reassure me of the P.N.C Bank group financial stability.

[Redacted - Personally Identifiable Information]



July 18, 2024

Redacted
Redacted
Redacted

Dear Redacted

Your letter, dated July 5, 2024 was forwarded to PNC Bank, National Association's ("PNC") Executive Client Relations Office for review and response. We appreciate the time that you took to share your concerns regarding the closing of the Mechanicsburg Branch. It is customers such as you who have helped PNC to be a strong presence in the communities that we serve.

As part of our ongoing commitment to providing you with the best possible service, we continuously evaluate our branches to ensure that they are meeting our customers' needs. As with any business, we may learn that our facilities are no longer being used to their potential, and we subsequently may need to make the difficult decision to close a branch.

We understand that these decisions have an impact on the customers using the Mechanicsburg Branch location. We can continue to serve your financial needs through other branches, our ATM network, mobile and tablet banking [1] our Customer Care Center, and PNC's Online Banking. We are certain that the employees at any branch that you choose to visit will provide the service that you have come to expect as a customer of PNC. For additional information about banking with PNC 24/7, please visit our website at www.pnc.com/alwaysopen.

The Mechanicsburg community is valued at PNC, and we would like to thank you for banking with us. We hope that you will continue your relationship with PNC and give us the opportunity to prove to you that PNC is the right choice for your financial needs.

Sincerely,

Ami Henderson

Executive Client Relations
PNC Reference Number 224194837974

1 A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.