

## MMDA SWEEP

### HELP INCREASE RETURNS ON YOUR IDLE CASH BALANCES

You need a cost-effective, automated tool to minimize idle balances and maximize short-term investment income.

#### PNC DELIVERS

PNC's MMDA Sweep service provides you with a total liquidity management solution by linking your non-interest-bearing checking account with a money market account that pays competitive interest rates. The entire investment process is automated — so you don't have to spend time managing your excess funds.

#### MAXIMIZE YOUR DAILY LIQUIDITY

Help reduce the time spent transferring idle cash to and from higher yielding investment accounts, allowing you and your staff to focus on other business priorities:

- Automatically link your checking account (DDA) balances for investment in an FDIC-insured PNC Bank Money Market Deposit Account (MMDA).
- Review sweep account activity and checking account activity in one statement.
- Review both accounts online with PNC's online banking services.

#### HOW IT WORKS

- Establish a target balance for your checking account that works within your specific reserve requirements. Balances above your maximum target will automatically be swept into your investment account on a daily basis.
- You will always have immediate access to funds, since monies are automatically swept from your money market deposit account and moved to your checking account to cover disbursement transactions, avoiding costly overdrafts.
- Interest from the money market deposit account is posted to your investment account at the end of each month.

### MMDA SWEEP

<b>Description</b>	<ul style="list-style-type: none"> <li>Automatically moves excess cash to money market deposit account</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>Lower fee than alternate investment sweep products</li> <li>DDA/MMDA combined statement</li> <li>FDIC-insured</li> </ul>
<b>Average user</b>	<ul style="list-style-type: none"> <li>Depositor who stays under FDIC insurance limits</li> </ul>
<b>Risk</b>	<ul style="list-style-type: none"> <li>Balances above current FDIC limits are not insured</li> </ul>
<b>Minimum investment</b>	<ul style="list-style-type: none"> <li>\$0</li> </ul>
<b>Target balance</b>	<ul style="list-style-type: none"> <li>\$25,000 minimum</li> </ul>
<b>Income paid</b>	<ul style="list-style-type: none"> <li>Monthly</li> </ul>
<b>Investment options</b>	<ul style="list-style-type: none"> <li>MMDA</li> </ul>
<b>End-of-day / Next-day sweep</b>	<ul style="list-style-type: none"> <li>End of day</li> </ul>



#### READY TO HELP

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit [pnc.com/treasury](https://pnc.com/treasury).

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**Investments: Not FDIC Insured. May Lose Value. No Bank Guarantee.**

Shares of mutual funds are not deposits or other obligations of, or guaranteed or endorsed by, any bank, are not insured or guaranteed by the FDIC or (except to the limited extent set forth below) any other government agency and involve risk, including possible loss of principal amount invested. There is no assurance that the funds will maintain a stable net asset value of \$1.00 per share. You should read the prospectus and consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

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