

PNC DAILY INTEREST SWEEP

INCREASE RETURNS ON YOUR IDLE CASH BALANCES

You need a cost-effective, automated tool to help minimize idle balances and increase short-term investment income by receiving competitive rates. You also want to eliminate the daily hassles of transferring idle cash balances to and from higher-yielding accounts.

PNC DELIVERS

The PNC Daily Interest Sweep service provides a total, automated liquidity management solution offering market-competitive yields and can also be linked to an optional line of credit. As a result, this can help increase returns on idle cash balances and manage your overall cash position more efficiently.

MAXIMIZE YOUR DAILY LIQUIDITY

Respond immediately to day-to-day changes in your cash position by linking your checking account to a PNC Daily Interest Sweep account.

- Transact in the deposit account as usual, allowing normal operating activity to occur on a daily basis.
- Establish a target balance to manage preference for earnings credit vs. interest.
- Collected funds that exceed your target balance are automatically transferred to your investment.

MARKET-COMPETITIVE RATES

- Investment will occur at the close of each business day after all transactions have posted to your checking account.
- Investment amounts are transferred back to your checking account at the start of each business day.
- Interest earned daily is paid to your checking account on the following business day.
- Investment cap is available to designate the maximum amount for your investment balance.

TIMELY ACCESS TO ACCOUNT INFORMATION

- Access your daily sweep balances and transactions via PINACLE®, PNC's top-rated corporate online and mobile banking portal.
- Receive a monthly statement that includes summary, daily investment recap, daily loan recap (if applicable) and transaction history sections.

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PNC DAILY INTEREST SWEEP

Description	<ul style="list-style-type: none"> • Sweeps from a non-interest-bearing deposit account to an interest-bearing deposit account based on the target balance
Benefits	<ul style="list-style-type: none"> • Available with optional line of credit* • Automatic investment of excess idle cash
Risk	<ul style="list-style-type: none"> • Balances above FDIC limits are not insured
Minimum Investment	<ul style="list-style-type: none"> • \$100,000
Target Balance	<ul style="list-style-type: none"> • Investment target balance determined by client
Investment Options	<ul style="list-style-type: none"> • PNC Daily Interest Sweep account
Average User	<ul style="list-style-type: none"> • Depositor who seeks immediate access to funds with automatic transfer to an interest-bearing account
Income Paid	<ul style="list-style-type: none"> • Daily on the following business day



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.

*Requires credit approval

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PNC does not charge a fee for the mobile banking service. However, a supported mobile device is needed to use mobile banking. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

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

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CIB TM PDF 0222-0107-2001801