



PRIVACY NOTICE TO CALIFORNIA RESIDENTS

Last Updated: January 1, 2026

Changes to Our California Privacy Notice

PNC will update this notice in response to changing legal, technology, or business developments. We will post the most up-to-date notice on pnc.com/privacy. You can see when the notice was last updated by checking the “last updated” date displayed at the top. For questions, please contact PNC as noted below.

The California Consumer Privacy Act (CCPA) and the regulations promulgated thereto, each as amended, including pursuant to the California Privacy Rights Act of 2020 (CPRA) requires us to notify California residents (unless an exemption applies) of the categories of personal information we collect about them, with reference to the categories set forth under the CCPA, and the purposes for which we will use such categories of personal information, and whether we “sell” or “share” personal information.

Categories of Personal Information Collected: The relevant categories of personal information PNC may collect about California residents includes:

- **Identifiers:** such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security Number, driver’s license number, passport number, or other similar identifiers.
- **Customer records:** such as paper and electronic customer records containing personal information, such as name, signature, Social Security Number, physical characteristics or description, etc.
- **Protected classifications under California or federal law:** such as age, race, color, ancestry, national origin, citizenship or immigration status, religion or creed, marital status, sex (including gender identity or expression, sexual orientation), medical condition, veteran or military status, physical or mental disability, etc.
- **Commercial information:** such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Biometric information:** such as genetic, biological characteristics, etc. such as, fingerprints.
- **Internet or other electronic network activity information:** such as browsing history, search history, website interaction, etc.
- **Geolocation data:** such as precise physical location or movements within 1850 feet.
- **Sensory data:** such as audio, electronic, visual, thermal, olfactory, or similar information.
- **Employment information:** such as current or past job history or performance evaluations.
- **Education Information:** Information, such as education history for job applicants or student loans.
- **Profiles or inferences:** such as profiles reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
- **Sensitive Personal Information:** Personal information that reveals a consumer’s social security, driver’s license, state identification card, or passport number; account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; precise geolocation; racial or ethnic origin, religious or philosophical beliefs, or union membership; contents of a consumer’s mail, email, and text messages unless the business is the intended recipient of the communication; neural data; or genetic data.

Purposes of Collection, Use, and Disclosure: We may collect, use, and disclose the above categories of personal information as follows:

- To provide the services for which the information was provided, including to maintain and administer any accounts you open with us and to process transactions and payments.
- For authentication, identity verification, and fraud prevention and detection.
- To process and respond to or address your questions and investigate and resolve any issues.
- To personalize your experience using our websites and services.
- To communicate with you, including transactional and account-related information as well as news, updates, and marketing communications.
- To improve and develop products and services and for other research and analytics purposes.
- To respond to authorized regulatory, compliance, and legal process.
- To evaluate or conduct a merger or to sell or transfer some or all of PNC’s assets.
- To protect and defend our rights and interests and those of third parties, including in defense of litigation and other claims against us.

“Sale” or “Share” of Personal Information. The CCPA also requires that we disclose how we ‘sell’ and ‘share’ personal information. Under the CCPA, a ‘sale’ is defined broadly to include disclosing or making available personal information to a third-party in exchange for monetary compensation or other benefits or value, and ‘share’ broadly includes disclosing or making available personal information to a third-party for purposes of cross-context behavioral advertising.

PNC does not “sell” personal information. We may “share” personal information with advertising networks, third-party ad companies, data analytics providers or social networks, in order to improve and evaluate our marketing and advertising campaigns and better reach customers and prospective customers with more relevant ads and content.

California residents may submit a request to opt out of the sharing of information by clicking this link [“Do Not Sell or Share my Personal information”](#) or by visiting pnc.com/privacy.

“Sale” or “Share” of Sensitive Personal Information. PNC does not “sell” or “share” sensitive personal information. We only use and disclose sensitive personal information as reasonably necessary (i) to perform our services requested by you, (ii) to help ensure security and integrity, including to prevent, detect, and investigate security incidents, (iii) to detect, prevent and respond to malicious, fraudulent, deceptive, or illegal conduct, (iv) to verify or maintain the quality and safety of our services, (v) for compliance with our legal obligations, (vi) to our service providers who perform services on our behalf, and (vii) for purposes other than inferring characteristics about you. We do not use or disclose your sensitive personal information other than as authorized pursuant to section 7027 of the CCPA regulations (Cal. Code. Regs., tit. 11, § 7027 (2022)).

Retention of Personal Information. We retain the personal information we collect only as reasonably necessary for the purposes described in this notice or otherwise disclosed to you at the time of collection. The length of time varies depending upon the circumstances, including the type of information, purposes of collection, and applicable compliance, risk management and legal obligations. (For example, we will retain your transactional data for as long as necessary to comply with our tax, accounting, compliance, risk management and recordkeeping obligations, as well as an additional period of time as necessary to protect, defend or establish our rights, defend against potential claims, and comply with legal obligations.)

Not covered by this Notice: This Notice does not address or apply to any of the nonpublic information we collect about consumers, pursuant to the Gramm-Leach-Bliley Act (GLBA) or otherwise subject to an exemption under CPRA Section 1798.145.

For more details and information about the personal information we collect and how we collect, use and disclose such personal information (as defined by the CPRA) and your rights regarding such personal information, please call 1-888-PNC-BANK (1-888-762-2265) or visit us at pnc.com/privacy.