

WORKING CASH® SWEEP MONEY MARKET MUTUAL FUND

EFFICIENCY THAT CAN HELP YOU INCREASE RETURNS ON IDLE CASH BALANCES

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

PNC DELIVERS

PNC's Working Cash® Sweep Money Market Mutual Fund service provides a total, automated liquidity management solution offering a range of government and treasury funds that fits most investment policies. It can also be linked to an optional Line of Credit. As a result, this product can help you increase returns on idle cash balances and manage your overall cash position more efficiently.

A SOLUTION THAT CAN HELP MAXIMIZE YOUR DAILY LIQUIDITY

Respond immediately to day-to-day changes in your cash position by automatically linking your checking account to your chosen investment option.

- Establish a target balance for your checking account.
- Collected funds that exceed your target balance are automatically transferred to your investment.
- If funds are below your target balance, funds are automatically transferred from your investment account back to your checking account to cover daily disbursement transactions and avoid costly overdrafts.

INVESTMENT OPTIONS CAN HELP YOU MEET YOUR OBJECTIVE

Choose from several investment options that offer competitive returns to help meet various investment guidelines:

- High-quality money market mutual funds offer diversification and many AAA-rated funds.
- A variety of fund families and funds makes it easy for you to find those that fit your specific investment policy.
 - BlackRock® Money Market Mutual Funds
 - Fidelity® Money Market Funds
 - Federated® Money Market Funds
- Dividends from money market mutual fund investments are credited to your checking account at the beginning of each month.
- 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.

WORKING CASH® SWEEP MONEY MARKET MUTUAL FUNDS

Description	<ul style="list-style-type: none"> • Sweeps to and from a Money Market Mutual Fund investment
Benefits	<ul style="list-style-type: none"> • Diversification, professional money management • Available with optional Line of Credit* • Automatic investment of excess idle cash
Risk	<ul style="list-style-type: none"> • Not FDIC insured • Market risk
Minimum Investment	<ul style="list-style-type: none"> • \$0
Target Balance	<ul style="list-style-type: none"> • Investment target balance determined by client
Investment Options	<ul style="list-style-type: none"> • BlackRock® Funds • Fidelity® Funds • Federated® Funds
Average User	<ul style="list-style-type: none"> • Client seeking greater diversity in investment vehicle
Income Paid	<ul style="list-style-type: none"> • Monthly



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.

BlackRock is a trademark of BlackRock, Inc.

Fidelity Investments is a trademark of FMR LLC.

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Bank deposit, treasury management and lending products and services, and investment and wealth management, and fiduciary services are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and **Member FDIC**.

Lending, leasing and equity products and services, including the Working Cash Line of Credit Sweep services, require credit approval.

Important Investor Information: Brokerage and insurance products are: Not FDIC Insured. Not Bank Guaranteed. May Lose Value.

PNC Capital Advisors, LLC, a subsidiary of The PNC Financial Services Group Inc., serves as investment advisor and co-administrator to PNC Funds and receives fees for its services.

PNC Bank Nassau Sweep deposits are **not insured** by the Federal Deposit Insurance Corporation or guaranteed by the United States Government or any agency thereof. In the event of failure of PNC Bank, the funds in your PNC Nassau Sweep deposit would be treated as unsecured, non-deposit liabilities, and you would be a general unsecured creditor of PNC Bank.

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.

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