



PNC SMARTACCESS® CARD FUNDS AVAILABILITY POLICY

Effective December 13, 2020

Introducing Our Funds Availability Policy

Our PNC **SmartAccess**® Card Funds Availability Policy provides detailed information about when funds you deposit (load) onto your PNC **SmartAccess** Card will become available for your use. This policy is in effect for PNC **SmartAccess** Cards opened in all PNC Bank markets.

Please take a moment to review this Policy. By understanding how we make your deposits of funds available, it will be easier for you to manage your PNC **SmartAccess** Card and realize all the benefits of banking with PNC Bank.

Same-Day Availability

Funds deposited to your PNC **SmartAccess** Card are available as follows:

- All cash deposits made to a PNC Bank teller or PNC DepositEasySM ATMs¹ are available on the same day as the day of the deposit (including business and non-business days)
- All cash deposits made at a Visa ReadyLink merchant or Visa ReadyLink ATM location are available on the same day as the day of the deposit (including business and non-business days)
- PNC Online Banking transfer deposits (for example, transfer of funds from an eligible PNC checking or savings account) are available on the same day as the day of the deposit (including business and non-business days)
- Electronic deposits (for example, direct deposit of wages or government benefits) are available on the same business day as the day of their deposit

For purposes of this Policy, business days are defined as Monday through Friday, excluding federal holidays.

Your Responsibility

If you have further questions about this PNC **SmartAccess** Card Funds Availability Policy, please contact your local branch or call us at 1-888-PNC-BANK (1-888-762-2265).

Footnotes:

¹ Cash deposits for **SmartAccess** cards are only available at PNC DepositEasy ATMs. For details, please visit pnc.com/smartaccess.

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