

# PNC Virtual Wallet Features and Fees



Effective September 1, 2021

All Markets. All prices are subject to change. Products, services and prices may vary by market.

You may choose to have a Virtual Wallet with a Spend account only, or Spend, Reserve and Growth accounts. If you choose to only have a Spend account, the Reserve and Growth account information in this schedule does not apply.

## Spend Account

	<u>Spend</u>
<b>Minimum Deposit to Open</b> .....	<b>\$25.00</b>
<i>The minimum deposit to open for the Spend account is \$0 if the account is opened online.</i>	
<b>Monthly Service Charge</b> .....	<b>\$7.00</b>
<b>No Monthly Service Charge</b> if you meet any one of the following	
<ul style="list-style-type: none"> <li>• <b>\$500</b> combined average monthly balance in your Spend and/or Reserve accounts</li> <li>• <b>\$500</b> in qualifying<sup>1</sup> monthly direct deposits to your Spend account during the statement period</li> <li>• Account holder is <b>age 62 or over</b><sup>2</sup></li> <li>• Account holder is a PNC Employee<sup>3</sup></li> </ul>	
<b>Balance earns interest</b> <sup>4</sup> .....	No

## Reserve and Growth Accounts (if you chose to open)

	<u>Reserve</u>	<u>Growth</u>
<b>Minimum Deposit to Open</b> .....	<b>\$0</b>	<b>\$0</b>
<b>Monthly Service Charge</b> .....	<b>\$0</b>	<b>\$0</b>
<b>Balance earns interest</b> <sup>4</sup> .....	Yes	Yes

*For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).*

PNC reserves the right to refuse or return any deposit amount to you that causes the combined balance of all of your Virtual Wallet Growth accounts with us to exceed \$5,000,000 (including any jointly owned, or in the case of an account owned by a living trust, jointly managed accounts).

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship rate benefits has been met, such as: the balance of the account, the number and total dollar amount of direct deposits received per month and the number of debit and/or credit card purchases posted per month.

## Debit Card and ATM Transactions

### PNC Bank Visa® Debit Card Fees:

<b>PNC Bank Visa Debit Card</b> .....	Required. No charge
<i>A Debit Card will be issued when your Virtual Wallet is opened, or you may link your Virtual Wallet to an existing PNC Debit Card or University ID card (if available).</i>	
<b>Affinity Visa Debit Cards</b> .....	No charge
<b>American Red Cross Visa Debit Card</b> (specialty card) .....	<b>\$5.00</b> per year
<i>(\$5.00 annual fee for the card is donated to the American Red Cross)</i>	
<b>Card Replacement</b> .....	<b>\$7.50</b> each
<b>Expedited Card Delivery</b> .....	<b>\$25.00</b> each

### PNC Bank ATM Transaction Fees:

*Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.*

<b>At PNC Bank ATMs</b> .....	No charge
<b>At non-PNC Bank ATMs in the United States, Canada,</b>	
<b>Puerto Rico and the U.S. Virgin Islands</b> <sup>5</sup> .....	<b>\$3.00</b> each
<b>At non-PNC Bank ATMs in all other countries</b> <sup>5</sup> .....	<b>\$5.00</b> each
<b>Number of reimbursements for non-PNC ATM Fees</b> .....	<b>2</b>

*The fee for the first two domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed to your Spend account at the end of the statement period. If your account is closed before the end of the statement period, fees will not be reimbursed. Fees in excess of two per statement period will not be reimbursed.*

**Other Financial Institutions' ATM Surcharge Fees**..... Reimbursed<sup>6</sup> up to **\$5.00** at the end of the statement period.

*The fee for the first \$5.00 of other financial institutions' ATM surcharge fees made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed to your Spend account at the end of the statement period. If your account is closed before the end of the statement period, fees will not be reimbursed. Fees in excess of \$5.00 per statement period will not be reimbursed.*

**Debit Card Cash Advance Fee:**

**At PNC Bank branch** ..... **\$3.00** each

**At other financial institutions that accept Visa** ..... **\$5.00** each

**International Purchases and Cash Advances Fee** ..... **3%** of the transaction amount

**Overdraft Services**

**Spend Account Overdraft Services Fees:**

**Overdraft Item Fee** ..... **\$36.00** per item

*An **Overdraft Item** fee is assessed when PNC pays an item for a customer. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. If the customer brings their available balance to at least \$0 before their Extra Time period expires, PNC will not charge the Overdraft Item fees that were incurred during that period.*

**Maximum Number of Overdraft Fees**..... **1** per day

**Overdraft Balance Threshold**..... **\$5.00**

*If the account is overdrawn by **\$5.00** or less after all transactions are posted for the day, any overdraft item fees are automatically refunded.*

**Overdraft Protection Transfer Fee**<sup>7</sup> ..... No charge

*If you overdraw your Spend account, money will be transferred first from your Reserve account and then from your Growth<sup>8</sup> account. You may choose to have a PNC Credit Card, PNC Line of Credit or other PNC deposit account set up as overdraft protection for your Spend account in place of your Growth account.*

**Returned Item Fee**..... No charge

*A **Returned Item** (also known as Non-Sufficient Funds or NSF) fee occurs when the item is returned unpaid.*

**Reserve and Growth Account Overdraft Services Fees:**

**Overdraft Item and Returned Item Fee**..... **\$36.00** per item

*An **Overdraft Item** fee is charged when the item is paid. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.*

*A **Returned Item** (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.*

**Maximum Number of Overdraft and Returned Item Fees**..... **4** per day

**Overdraft Balance Threshold**..... **\$5.00**

*If the account is overdrawn by **\$5.00** or less after all transactions are posted for the day, any overdraft item fees are automatically refunded.*

**Online Banking and PNC Voice Banking<sup>SM</sup>**

**Automated Transfers**<sup>8</sup> ..... No charge

**Online Bill Pay**<sup>9</sup> ..... No charge

**Statement Options**

**Online Banking Statement** ..... No charge

*Requires Online Banking enrollment by accepting the online terms and conditions. Once enrolled in Online Banking, you will receive online statements even if you elect to receive paper statements.*

**Paper Statement** ..... **\$2.00** per month per account.

*Fees are assessed to the Spend account. If you elect to receive paper statements or if you do not complete your Online Banking enrollment by accepting the online terms and conditions and continue to receive a paper statement by mail after your first statement, there will be a **\$2.00** fee per month. No charge if account holder is age 62 or over*

**Paper Statement with Check Images** ..... **\$3.00** per month

*Available on the Spend account only. Fee assessed for return of check images (front side only) with the paper statement. Fee is charged every month, even if there are no check images for that month.*

PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-888-PNC-BANK (1-888-762-2265).

**ATM Statements (available at select ATMs)**

**Mini Statement at PNC Bank ATMs** ..... **\$1.50** each

**Statements at non-PNC Bank ATMs** ..... **\$2.50** each

## Wire and Money Transfers

<b>Domestic Wires</b>	
Incoming .....	\$15.00 each
Agent-Assisted Outgoing .....	\$30.00 each
Self-Service Outgoing .....	\$25.00 each
<b>International Wires</b>	
Incoming .....	\$15.00 each
Agent-Assisted Outgoing .....	\$45.00 each
Self-Service Outgoing .....	\$40.00 each
International Money Transfer.....	\$5.00 each
<i>International Money Transfer is available on certain transactions based on the destination country, enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available, International Wire fees apply.</i>	

## Other Account Charges and Services

Checks and Deposit Tickets .....	Pricing varies
Collection items .....	\$25.00 each
<i>Fee for items that cannot be credited until payment is received from the payor's bank or the government, including bond transactions (except for Series E, H, EE, HH or I), drafts, notes or check items. Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.</i>	
Counter Checks .....	\$1.50 each
<i>Blank checks available at any PNC branch</i>	
Legal Process Charge .....	\$100.00 each
<i>Fee if funds from the account are frozen or seized under orders. PNC's actual attorney fees and court costs, when applicable, are added.</i>	
<b>Non-Client Check Cashing Fee</b>	
<i>This fee will be charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.</i>	
For check amounts of \$25 or less.....	No charge
For check amounts greater than \$25.....	2% of the check amount (\$2.00 minimum)
PNC Express Funds.....	2% of the check amount over \$100 \$2.00 fee for each check amount from \$25 to \$100
<i>PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, a PNC ATM, or Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Consumer Funds Availability Policy.) PNC Express Funds is not available for check amounts less than \$25.</i>	
Transaction Limit Fee <sup>8</sup> .....	\$3.00 each
<i>Fee per transaction in excess of the permissible number of transactions from your Growth, savings or money market account within the monthly statement period.</i>	
Return of Deposited or Cashed Item .....	\$12.00 each
<i>Fee if a deposited or cashed item is returned unpaid</i>	
Redeposit of Returned Deposited or Cashed Item .....	No charge
Stop Payment .....	\$33.00 each
<i>Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card</i>	

## Images and Photocopy Requests

Self-service Requests through Online Banking .....	No charge
<i>View, print and save digital images of checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) available in your Online Account Activity and for checks available within the Activity Detail with Online Statements</i>	
Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List .....	No charge
<b>Statement Requests</b>	
Self-service Requests of Online Statements through Online Banking .....	No charge
Staff-Assisted Statement Requests .....	\$5.00 per statement
<i>Includes online requests to mail or fax statement copies</i>	

## Additional Services Available to Virtual Wallet Customers

### Cash Alternatives

**Cashier's Checks** ..... **\$10.00** each

### International Services\*

**Foreign Currency Exchange Rate** ..... Dependent upon current PNC applicable exchange rate

**Foreign Check Deposit Exchange Rate** ..... Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate

**Collections** (\$100 USD minimum collection amount)..... **\$25.00** per item

*\* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.*

### Safe Deposit Box

**Annual Rental Fee** ..... Pricing varies by size and location

**Automatic Deduction of Rental Fee** ..... **\$5.00** discount off annual rental fee

*Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.*

**Late Payment Fee** ..... **\$10.00**

*Fee if payment is 30 days past due*

#### Servicing Fees

**Inventory by bank personnel** ..... **\$40.00** per hour

*Minimum 1 hour charge*

**Replacement Keys (per set)** ..... **\$15.00** plus tax

**Lock Replacement** ..... **\$15.00**

*Cost of replacement keys are added*

#### FOOTNOTES:

- 1 A qualifying direct deposit is a recurring electronic deposit made by an employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device or the mail are not eligible to meet this requirement.
- 2 The 62 age waiver will only be applied if the date of birth for the Primary or Secondary owner(s) on the account meets the age requirement. The date of birth for a fiduciary (i.e. Rep Payee, Trustee) is not eligible for the waiver. If no date of birth is on file, waiver eligibility is based on the date of account opening.
- 3 The employee monthly service charge waiver is only available during the time you are employed at PNC. When your PNC employment ends, you will need to meet other conditions applicable at that time, if there are any, in order to have your monthly service charge waived. Contractors, inactive employees receiving a W2, or PNC employees whose residence or primary workplace is outside of the United States of America are not eligible for the employee monthly service charge waiver. For customers who become PNC employees after their account is opened, it may take up to one additional statement period for your new employee monthly service charge waiver to take effect.
- 4 See the PNC Virtual Wallet Fine Print "What You Need to Know", "Interest Payment and Balance Computation" section for details.
- 5 PNC Bank charges may apply for use of another financial institution's or ATM operator's ATMs. Additionally, other financial institutions and/or ATM operators may charge for using their ATMs.
- 6 In the event PNC determines that there has been fraudulent or excessive ATM usage on the account, PNC is not obligated to reimburse any related surcharge fees, and any related reimbursements must be repaid. Surcharge fees not identified within the transaction by the originating financial institution may not be reimbursed. Any fee reimbursements occur at the end of the statement period.
- 7 Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from your Reserve, Growth or other PNC deposit account are in the exact amount of the overdraft. Transfers from a line of credit or credit card are a minimum of \$50.00, rounded upward to the next whole dollar. Transfers from a credit card are subject to the cash advance limits and may be charged a cash advance fee on the credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.
- 8 Transaction fees will apply to your account if you exceed six (6) Restricted Transfers in a monthly service charge period. Restricted Transfers are transfers from a Growth account to other accounts (including transfers to another account for overdraft protection) or to third parties by check, through point-of sale purchase transactions or similar debit card transactions, by pre-authorized or automatic agreements, telephone, online or similar order payable to a third person. If you make more than a total of six (6) Restricted Transfers in a monthly service charge period, you will be charged a fee for each Restricted Transfer. See your Virtual Wallet Fine Print for more information. Other limits may apply to your account. We reserve the right to suspend enforcement of these transaction limitations, or to modify them, at our discretion.
- 9 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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