

**PNC POINTS® VISA® / PNC POINTS® VISA SIGNATURE®  
IMPORTANT INFORMATION ABOUT RATES AND FEES**

***Interest Rates and Interest Charges***

<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> introductory APR for the first 12 billing cycles following account opening.</p> <p>After that, your APR will be <b>12.99%</b> to <b>24.99%</b>, based on your creditworthiness. This APR will vary with the market based on the prime rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0%</b> introductory APR for the first 12 billing cycles following account opening when the balance is transferred within the first 90 days following account opening.</p> <p>After that, your APR will be <b>12.99%</b> to <b>24.99%</b>, based on your creditworthiness. This APR will vary with the market based on the prime rate.</p>
<b>APR for Cash Advances</b>	<p><b>24.99%</b> This APR will vary with the market based on the prime rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>28.99%</b> This APR will vary with the market based on the prime rate.</p> <p>This APR may be applied to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than \$1.50.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</p>

***Fees***

<b>Annual Fee</b>	<b>None</b>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>Either <b>\$5</b> or <b>3%</b> of the amount of each balance transfer, whichever is greater, for the first 90 days following account opening. After that, either <b>\$5</b> or <b>4%</b> of the amount of each balance transfer, whichever is greater</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater</p> <p><b>3%</b> of each foreign transaction amount in U.S. dollars</p>

<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$38</b>
• Returned Payment	Up to <b>\$38</b>

**How We Will Calculate Your Balance for Purchases:** We use a method called “average daily balance (including new purchases).”

**Loss of Introductory APR:** We may end your introductory APRs and apply the Penalty APR if you make a late payment.

**How We Calculate Variable APRs:** We calculate each variable APR by adding a margin (interest percentage) to the value of an index. The index we use is the “Prime Rate” of interest appearing in the “Money Rates” section of *The Wall Street Journal* published on the 20<sup>th</sup> day of the month preceding the first day of each billing cycle or, if *The Wall Street Journal* is not published on such date, the next day on which such Prime Rate is published. A change in the index will result in a change to your variable APRs. For example, if your margin for purchases, which is based on your creditworthiness, is 10% and the value of the index (the Prime Rate) is 3.25%, your APR for purchases would be 13.25%. If the value of the index later increases from 3.25% to 3.50%, your APR for purchases would increase to 13.50%. **The variable APRs disclosed above are accurate within 60 days prior to the date these disclosures are provided to you.**

**Allocation of Payments:** Allocation of your payments will be at our discretion, and generally that means that we will apply payments to balances with lower APRs before balances with higher APRs. However, any payment you make in excess of the minimum payment due will be allocated to balances with higher APRs before balances with lower APRs.

**CHANGES TO YOUR CREDIT CARD ACCOUNT:** The terms of your credit card account, including APRs and fees, are subject to change at any time and for any reason permitted by applicable law and the credit card agreement that will be sent with your credit card. We will notify you of any change if required by applicable law. Changes to your APR may include changing your APR from non-variable to variable, from variable to non-variable, or to a higher APR.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

***Additional Terms and Conditions that Apply to your Application and Credit Card Account***

In this application, the terms “you” or “your” means each applicant for credit. If this is a joint application for credit, the person submitting this application certifies that he/she is authorized to submit this application, certifies to the accuracy of any statements made herein and agrees to all terms and conditions of this application, on behalf of each co-applicant.

You are applying to obtain credit from PNC Bank, National Association (N.A.) (“we,” “our,” or “us”). You understand that we are not obligated to grant you credit, and may retain your application whether or not credit is granted.

You certify that all information in, and with respect to, your application is accurate and complete, that you are of legal age to enter into contracts in the state in which you reside and that no bankruptcy proceeding is in progress or anticipated that involves you. You also represent that you have not submitted, nor will submit, any application for credit to another lender prior to our consideration of your application.

You agree that we may request consumer credit reports about you for evaluating your application and in the future for reviewing your credit card account credit limits, for credit card account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your credit card account.

You also agree that we may verify, with other creditors, credit reporting agencies, employers, and other third parties, including through records maintained by federal and state agencies (including any state motor vehicle department), your employment, income, address and all other information that you have provided. You waive any rights of confidentiality under applicable law that you may have in that information.

If your application is approved, a credit card will be issued to you. We also will send you a credit card agreement at that time.

Your credit card agreement is governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles.

If you do not like the terms of the credit card agreement sent to you with your credit card, you can rescind your credit card agreement by not using your credit card account and contacting us at 1-800-558-8472. If you use the credit card account, you agree to the terms and conditions of the credit card agreement and you will be liable (for joint accounts, individually and jointly liable) for all amounts owing on your credit card account.

**Balance Transfer Instructions:**

1. Fill out the balance transfer request form completely. The request form must include the exact amount of each transfer (not "all" or "in full"). Balance transfer requests that are incomplete or illegible will not be processed. The payment and transfer of balances is subject to approval by us and we may, in our sole discretion, deny a balance transfer request.
2. You may not transfer a balance that is less than \$200. The amount of your balance transfer(s), plus any applicable fees, cannot exceed your credit limit and your available credit limit will be reduced by the total amount of each balance transfer plus any applicable fees. When determining whether the amount of the balance transfer you are requesting would cause you to exceed your credit limit at the time your request is made, we consider the amount of interest that will accrue on your account during the first billing cycle as a result of the balance transfer. Balance transfer requests to individuals or for cash will not be processed. There is no grace period for balance transfers. If you transfer a balance and also make purchases, if you do not pay your entire balance in full at the end of the first billing cycle you may lose your grace period for new purchases. Balance transfers do not earn rewards. Recently disputed charges should not be included in balance transfer requests. By transferring amounts in dispute, your billing rights may be forfeited.
3. In order to allow time for you to receive your credit card agreement and other important information, including disclosure of the rates and fees that apply to your account, we will not begin to process your balance transfer, or post the balance transfer to your account, until at least 13 days following account opening. Any interest on your balance transfer begins on the day the balance transfer is posted to your PNC Bank credit card account. If, after you receive your credit card agreement, disclosures and other important account

- information sent with your credit card, **you decide you do not want us to process your balance transfer request**, you may cancel the balance transfer by calling us at 1-800-558-8472, 24 hours a day, 7 days a week, **within 13 days following account opening**. Continue to make at least your minimum monthly payments on the accounts from which you are transferring balances until you verify that the balance transfers are completed. You are responsible for any amounts remaining unpaid on those accounts and must notify each creditor of each account you wish to close.
4. Balance transfers from any other account with us or any of our affiliates will not be accepted.
  5. All balance transfers are subject to the terms and conditions set out in this offer and in your credit card agreement.

**DISPUTE RESOLUTION THROUGH ARBITRATION:**

Your credit card agreement will include an arbitration provision. This means that if you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration. If a claim is arbitrated, it will not be heard by a court or a jury. Also, the claim will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to us. **Please refer to the *Arbitration Provision* located in section 9 of your credit card agreement for complete details.**

**JURY TRIAL WAIVER NOTICE:** Your credit card agreement contains a Jury Trial Waiver that applies to any dispute that is not arbitrated. Under the Jury Trial Waiver you and we agree to waive any right to trial by jury in the event of litigation between us. This is only a summary of some of the features of the Jury Trial Waiver. Please be sure to read the entire credit card agreement carefully.

**Important information about phone calls, texts, prerecorded and email messages:** If, at any time, you provide to PNC, its affiliates or designees contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to PNC, its affiliates and designees using an automated dialing system to call or text you or to send prerecorded messages to you in order to service, and collect on, any personal account(s) and business account(s) (for which you are an authorized signer or designated contact person) with PNC and/or its affiliates, but not to market to you. For any type of phone call with PNC, its affiliates or designees, you consent that the call may be monitored or recorded by us for quality control and training purposes. By providing your email address, you consent to receive electronic mail from PNC, its affiliates and designees.

**NOTICES: THE FOLLOWING NOTICES ARE GIVEN BY US ONLY TO THE EXTENT NOT INCONSISTENT WITH 12 U.S.C. SECTION 85 AND APPLICABLE FEDERAL REGULATIONS AND OPINIONS (WITH RESPECT TO WHICH WE EXPRESSLY RESERVE ALL RIGHTS).**

**Notice to California Residents:** An applicant, if married, may apply for a separate account.

**Notice to New York Residents:** You may contact the New York State Department of Financial Services at 800-342-3736 to obtain a comparative listing of all credit card rates, fees and grace periods.

**Notice to New York Residents:** A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law

**Notice to Rhode Island Residents:** A credit report may be requested in connection with this application.

**Notice to Utah Residents:** You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Notice to Vermont Residents:** You authorize PNC Bank, National Association to obtain credit reports about you now and in the future for all legitimate purposes associated with this offer or the account including, but not limited to: (a) evaluating the application, and (b) renewing, reviewing, modifying, and taking collection action on your account.

**Notice to Married Wisconsin Residents:** Submission of this application confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interest of a creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will receive notification that the credit has been extended to you.

## **IMPORTANT INFORMATION ABOUT THE PNC POINTS® PROGRAM FOR THE PNC POINTS VISA® AND PNC POINTS VISA SIGNATURE® CREDIT CARD**

### **Summary of the Current PNC points Program**

The following is a summary of the PNC points reward program for the PNC points Visa credit card for which you are applying. Full reward program terms and conditions will be sent with your credit card and are available on [pnc.com/creditcards](http://pnc.com/creditcards). As used herein, the term "Purchases" does not mean all purchases you may make with your credit card. Some limited transactions are excluded, such as purchase of a gift card, or other cash equivalent products, purchases with a convenience check, cash advances or balance transfers. For details, please see the full terms and conditions for this reward program. The term "Bonus Points" means special bonus offers, Purchase Payback bonus points, and bonus points associated with the credit card products as described in the section below and the term "Base Points" means all points awarded excluding Bonus Points. Your credit card will be automatically enrolled in the PNC points program.

If, on the payment due date of your points credit card each month, you also have any one of these **PNC Qualifying Deposit Accounts**: Virtual Wallet, Performance Checking Account, Virtual Wallet with Performance Spend, Performance Select Checking Account, Virtual Wallet with Performance Select, or Private Banking Checking you may qualify to earn Bonus Points.

### **Qualifying for 25%, 50% or 75% Bonus Points**

If, as of the last deposit account statement issued for your PNC Qualifying Deposit Account on or before the payment due date of your points credit card, you have:

1. a **Performance Select Checking Account or Virtual Wallet with Performance Select** and you have maintained (1) an average monthly balance of \$5,000 or more in that account and/or in a linked Standard Checking or Performance Select Checking account for which you are an account owner or (2) you have maintained a combined average monthly balance of \$25,000 or more in that account and any linked consumer Standard Checking, Performance Select Checking, savings, certificates of deposit, retirement CDs,

money market accounts, or investment accounts for which you are an account owner or (3) a qualifying aggregate monthly direct deposit (such as payroll, pension or Social Security) of \$5,000 or more into the account (for Virtual Wallet with Performance Select the deposit must be made into the Spend component of the product), then you will receive **Bonus Points equal to 75%** of the total of all Base points earned in your points account during the billing cycle for your points credit card account; or,

2. **Private Banking Checking**, then you will receive **Bonus Points equal to 75%** of the total of all Base Points earned in your points account during the billing cycle for your points credit card account; or,
3. a **Performance Checking Account** or **Virtual Wallet with Performance Spend** and you have maintained (1) an average monthly balance of \$2,000 or more in the account (for Virtual Wallet with Performance Spend this is based on the Spend and Reserve components of the product) or (2) a combined average monthly balance of \$15,000 or more in the account and any linked consumer Standard Checking, Performance Checking, savings, certificates of deposit, retirement CDs, money market, line of credit, auto or home equity installment loan, mortgage loan or investment accounts for which you are an account owner, or (3) a qualifying aggregate monthly direct deposit (such as payroll, pension or Social Security) of \$2,000 or more into the account (for Virtual Wallet with Performance Spend the deposit must be made into the Spend component of the product), then you will receive **Bonus Points equal to 50%** of the total of all Base Points earned in your points account during the billing cycle for your points credit card account.

If, during a billing cycle, on or before your due date for that billing cycle, 1) we issued you a statement for a **Virtual Wallet**, or 2) we issued you a statement for a **PNC Qualifying Deposit Account** (excluding Virtual Wallet or Private Banking Checking) that did not qualify for Bonus Points of 50% or 75%, then you will receive **Bonus Points equal to 25%** of the total of all Base Points earned in your points account during the billing cycle for your points credit card account.

For purposes of determining average monthly balances and combined average monthly balances, **linked accounts** are those accounts that have been linked to your checking account to waive monthly service fees. See your *Consumer Schedule of Service Charges and Fees* applicable to deposit accounts for a definition of "**qualifying aggregate monthly direct deposit.**"

**If the PNC points credit card account is in the name of more than one individual, all such individuals must be owners of the PNC Qualifying Deposit Account to earn Bonus Points.** If you have multiple points credit card accounts linked to your PNC points account then you will receive Bonus Points equal to the application of the highest qualifying percentage. If you close or de-link a points credit card, you may forfeit a portion of the Bonus Points for the billing cycle in which you close or de-link. Points are awarded to your PNC points account within 7-10 business days but no later than within 60 calendar days.

**The Annual Percentage Yield (APY) associated with any interest bearing PNC Bank checking or other deposit account referenced above is a variable rate subject to change, and varies by market and product type. Fees may reduce earnings. Call 1-877-CallPNC (225-5762), go to pnc.com or any branch to obtain APY information in your market.**

PNC Bank reserves the right to change or terminate the PNC points Program at any time.

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*PNC Bank, National Association (N.A.) is the issuer of the credit card described herein.*

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