



PNC is discontinuing the SmartAccess® Prepaid Visa® Card and your account will be closed.

Here's what's happening:

PNC routinely reviews its products and services and sometimes has to make the difficult decision to discontinue a product.

We're discontinuing this product October 31, 2023. As of that date, all transactions with your SmartAccess card will be declined and your card will be closed.

Here's what you can expect:

You can continue to use your card until October 31. If your SmartAccess card is due to renew before October 31, 2023, PNC will send you a new card you can use until the closure date.

Please deplete your funds prior to October 31. If funds remain as of October 31, PNC will send you a check to the address above. It may take up to 14 business days to receive your check.

If your account has a zero balance, there's nothing you need to do. Your account will be closed automatically on October 31.

After October 16, you will no longer be able to add funds to your card.

Here's what you can do:

If you have a recurring direct deposit, such as payroll, pension, Social Security or regularly monthly income electronically deposited, you must **make arrangements to change your direct deposit** to an alternative account. Please note, the direct deposit set-up process can take 2-4 weeks. **After October 16, all direct deposit transactions will be rejected. This may delay access to your funds.**

If your account carries a balance, consider using your card to deplete your balance to \$0 by:

- Paying for purchases or services in-store or online where Visa is accepted.
- Obtaining cash from ATMs. Visit [PNC.com/locator](https://www.pnc.com/locator) to find your nearest fee-free PNC ATM.⁽¹⁾
- Obtaining cash at a bank, financial institution or merchant that accepts Visa cards and provides this service.
- Calling us at (866) 304-2818 to request a check.

If you are using your SmartAccess card for **recurring payments** to billers like subscriptions or monthly bills, **you must contact the biller with alternate payment information.**

Here's how you can reach us if you have questions or need assistance:

If you have questions or need assistance, please call (866) 304-2818.

1. As a PNC customer, there is no ATM surcharge fee for PNC and PNC Partner ATMs. PNC Partner ATMs are not owned by PNC, and may be limited to cash withdrawal functionality.