

Business Checking Accounts and Related Charges



Effective October 24, 2020

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

Account Opening and Usage

BUSINESS CHECKING

Minimum Deposit to Open \$100.00

Monthly Account Maintenance Fee \$10.00

No monthly account maintenance fee for the first three months after your account is opened

No Monthly Account Maintenance Fee if you meet any one of the following:

- Maintain **\$500 average monthly collected balance** in this account

Relationship Pricing and Information on Account Linking for Purposes of Avoiding the Monthly Account Maintenance Fee¹

PNC will link eligible PNC business credit cards and PNC Merchant Services® to your business checking account only as described below.

Use a linked PNC business credit card¹ to make a **minimum of \$500 in eligible purchases²** in the billing cycle ending immediately prior to the date the monthly account maintenance fee is to be assessed to the checking account.

Eligible PNC business credit cards will be automatically linked by PNC to this business checking account *if it is using the same primary name*. If you have multiple business checking accounts using the same primary name as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. **If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.**

- Maintain a PNC Merchant Services account¹ and generate a **minimum of \$500 in qualifying monthly processing deposits³**. The business checking account receiving PNC Merchant Services processing deposits is the only account eligible to avoid the Monthly Account Maintenance Fee¹

Except as described above, PNC will only link accounts at your direction. If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts.

Monthly Transactions at no charge 150

Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received

- Fee for each additional transaction over 150... \$0.50

Monthly Cash Deposit Volume at no charge \$5,000

For cash deposited over-the-counter, in the night depository or via Quick Deposit

- Fee for additional cash deposited over \$5,000... \$0.25 per \$100

BUSINESS CHECKING PLUS

Minimum Deposit to Open \$100.00

Monthly Account Maintenance Fee \$20.00

No monthly account maintenance fee for the first three months after your account is opened

No Monthly Account Maintenance Fee if you meet any one of the following:

- Maintain **\$5,000 average monthly collected balance** in this account

Relationship Pricing and Information on Account Linking for Purposes of Avoiding the Monthly Account Maintenance Fee¹

PNC will link eligible PNC business checking, PNC business money market savings, PNC business credit cards and PNC Merchant Services, to your Business Checking Plus account only as described below.

Maintain **\$20,000 average combined collected balance in linked checking** (excludes Corporate Checking and Core Commercial Checking) and money market accounts¹

We will only link eligible deposit accounts at your direction. If you have not directed PNC to link another account to your PNC business checking account, the accounts will not be linked and you will not receive any applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts.

- Use a linked PNC business credit card¹ to make a **minimum of \$5,000 in eligible purchases²** in the billing cycle ending immediately prior to the date the Monthly Account Maintenance Fee is to be assessed to the checking account.

Eligible PNC business credit cards will be automatically linked by PNC to this business checking account *if it is using the same primary name*. If you have multiple business checking accounts using the same primary name as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. **If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.**

- Maintain a PNC Merchant Services account¹ and generate a **minimum of \$5,000 in qualifying monthly processing deposits³**. The business checking account receiving PNC Merchant Services processing deposits is the only account eligible to avoid the Monthly Account Maintenance Fee

Except as described above, PNC will only link accounts at your direction. If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts.

Monthly Transactions at no charge 500

Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received

- Fee for each additional transaction over 500.... \$0.50

Monthly Cash Deposit Volume at no charge \$10,000

For cash deposited over-the-counter, in the night depository or via Quick Deposit

- Fee for additional cash deposited over \$10,000 \$0.25 per \$100

Additional Benefits:

- Personal Checking for Business Owners:
 - Performance Checking or Virtual Wallet with Performance Spend with No Monthly Maintenance Fee

We will only waive the monthly account maintenance fee on your eligible personal checking account at your direction. **If you do not direct PNC to apply a waiver to your eligible personal checking account, a waiver will not be applied.**

NON-PROFIT CHECKING

Available only to those customers qualified as a Non-Profit/Not-for-Profit organization

Minimum Deposit to Open \$100.00

Monthly Account Maintenance Fee \$5.00

No monthly account maintenance fee for the first three months after your account is opened

No Monthly Account Maintenance Fee if you do the following:

- Maintain **\$500 average monthly collected balance** in this account

Monthly Transactions at no charge 150

Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received

- Fee for each additional transaction over 150 \$0.50

Monthly Cash Deposit Volume at no charge \$5,000
For cash deposited over-the-counter, in the night depository or via Quick Deposit

- Fee for additional cash deposited over \$5,000.....\$0.25 per \$100

ANALYSIS BUSINESS CHECKING

Minimum Deposit to Open \$100.00

Earnings Credit

An Earnings Credit is applied to reduce or offset the monthly account maintenance fee and certain transaction fees. The earnings credit rate used may vary based on the average monthly collected balance of the account(s). The earnings credit rate on your account is subject to change without notice.

Please call 1-877-BUS-BNKG (1-877-287-2654) for current rate and balance tier information or for an example of how the earnings credit is applied to the balances in your account

Monthly Account Maintenance Fee..... \$20.00

Monthly Transaction Fees

Deposit Ticket.....	\$0.75 per ticket
Check Paid	\$0.20 per check
ACH Credit/Debit Received.....	\$0.15 per item
Item Deposited	\$0.15 per item
Cash Deposited:	
Over-the-Counter.....	\$0.12 per \$100
Quick Deposit, Night Deposit and Merchant Vault.....	\$0.10 per \$100

Account Balance Fee..... Varies*

**The Account Balance Fee covers various expenses incurred by PNC for servicing deposit accounts. The Account Balance Fee will appear in the Analyzed Charges section of your monthly analysis statement and is assessed monthly on the average ledger balance in the account (per \$100) and may be offset by Earnings Credit. The Account Balance Fee is variable and subject to change without notice. Questions? Contact your PNC Business Banker.*

Sweep Checking Monthly Fee \$30.00

A convenient way for excess balances in your account to earn a competitive rate of interest while maintaining the security of FDIC insurance to the maximum permitted by law. For current rates, call 1-877-BUS-BNKG (1-877-287-2654).

BUSINESS INTEREST CHECKING

Minimum Deposit to Open \$100.00

Monthly Account Maintenance Fee..... \$20.00

No monthly account maintenance fee for the first three months after your account is opened

No Monthly Account Maintenance Fee if you do the following:

- Maintain **\$5,000 average monthly collected balance** in this account

Monthly Transactions at no charge 150

Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received

- Fee for each additional transaction over 150.....\$0.50

Monthly Cash Deposit Volume at no charge \$5,000

For cash deposited over-the-counter, in the night depository or via Quick Deposit

- Fee for additional cash deposited over \$5,000.....\$0.25 per \$100

Balance Earns Interest

This account offers a variable interest rate which is subject to change without notice. Please call 1-877-BUS-BNKG (1-877-287-2654) for current interest rate, APY and non-promotional balance tier information. An Earnings Credit does not apply.

TREASURY ENTERPRISE PLAN

Minimum Deposit to Open \$100.00

Monthly Account Maintenance Fee..... \$50.00

No monthly account maintenance fee for the first three months if your account is opened on or after 02/01/2019.

No Monthly Account Maintenance Fee if you meet the following:

- Maintain **\$30,000 average combined monthly collected balance in all checking accounts**⁴ within your Treasury Enterprise Plan (including Beneficiary Accounts).

Monthly Transactions⁴ at no charge2,500

Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received

- Fee for each additional transaction over 2,500.....\$0.50

Monthly Cash Deposit Volume⁴ at no charge ...\$50,000

For cash deposited over-the-counter, in the night depository or via Quick Deposit

- Fee for additional cash deposited over \$50,000.....\$0.25 per \$100

Earnings Credit

A standard Treasury Management Earnings Credit is applied only to the average monthly collected balances in excess of \$125,000 to reduce or offset certain transaction fees. For current rates, call 1-800-669-1518.

Beneficiary Checking Accounts – Treasury Enterprise Plan:

The Monthly Account Maintenance Fee will be waived on up to four beneficiary checking accounts. You have the option to add more than four beneficiary accounts for an additional \$10.00 Monthly Account Maintenance Fee for each beneficiary account over four. The monthly average collected balance, transaction, and cash deposited volumes are aggregated for the master and all beneficiary accounts to determine Earnings Credit, Master Monthly Account Maintenance Fee, transaction and cash deposit fee amounts.

INVESTMENT OPTIONS

Options 1:

Treasury Enterprise Plan – Premium Business Money Market Account⁵

- Includes same transaction features as Premium Business Money Market
- No Monthly Account Maintenance Fee

The variable rate on your Premium Business Money Market deposit account is subject to change without notice. For current interest rate, APY and non-promotional balance tier information, call 1-877-BUS-BNKG (1-877-287-2654).

Options 2:

Treasury Enterprise Plan – Business Sweep Account⁶

- Balances swept from your Treasury Enterprise Plan account will earn interest in a money market account while maintaining the security of FDIC insurance to the maximum permitted by law.
- No additional Monthly Account Maintenance Fee

The interest rate is the same across all balance tiers. For current interest rates, call 1-877-BUS-BNKG (1-877-287-2654).

IOLTA / IOTA / IOLA / MJ IOTA / IBRETA / MAHT

Minimum Deposit to Open.....\$0.00

Monthly Account Maintenance FeeNo charge

Charges for the use of products and services in support of managing this account, which are not reasonable service charges according to your state's rules and regulations, will be the responsibility of the firm or company handling the account. Charges will be assessed on a monthly analysis statement or charged to the firm or company's billing account.

PREMIUM BUSINESS MONEY MARKET

Minimum Deposit to Open.....\$100.00

Monthly Account Maintenance Fee\$12.00

No Monthly Account Maintenance Fee if you do the following:

- Maintain **\$2,500 average monthly collected balance** in this account

Monthly Transaction Fees

Checks Paid at no charge6

Cash Services and Supplies

Over-the-Counter Cash Furnished

Business Checking Plus and Non-Profit Checking:

\$30,000 or less	No charge
Over \$30,000	\$2.50 per \$1,000
All other accounts	\$2.50 per \$1,000

Over-the-Counter Coin Furnished

Business Checking Plus and Non-Profit Checking:

100 rolls or less	No charge
Over 100 rolls	\$0.15 per roll
All other accounts	\$0.15 per roll

Bulk Currency Furnished.....\$2.50 per \$1,000

Currency Straps

Business Checking Plus and Non-Profit Checking.....No charge

All other accounts.....\$2.75 per box

Currency Envelopes

Business Checking Plus and Non-Profit Checking.....No charge

All other accounts.....\$8.50 per box

Coin Wrappers.....No charge

Business Checking Plus and Non-Profit Checking.....No charge

All other accounts.....\$2.75 per box

Additional Features

Night Drop Bag Processing

All-accounts.....\$3.00 per bag

Online Banking Statement.....No charge

Paper Statement (Check Safekeeping)

Check images are retained by PNC.

Business Checking, Business Checking Plus and Non Profit Checking	\$2.00 per month
Analysis Business Checking, Business Interest Checking Treasury Enterprise Plan, IOLTA, and Premium Business Money Market.....	No Charge

Paper Statement with Check Images

Paper statement with images (both front and back side) of available canceled checks or replacement checks. Canceled checks are not returned. Fee is charged monthly, even if there are no canceled checks that month.

Analysis Business Checking, Treasury Enterprise Plan, IOLTA.....	No charge
All other accounts	\$3.00 per month

See "Additional Services and Options" for other services and related charges.

PNC offers reformatted statements to customers with visual impairments for no additional monthly fee. If you need such an accommodation, please contact PNC at 1-877-BUS-BNKG (1-877-287-2654).

- Fee for each additional check paid over 6⁶.... \$25.00
- ACH Credit/Debit Received**.....\$0.14 per item
- Items Deposited at no charge** 30
- Fee for each additional item deposited over 30.....\$0.50
- Monthly Cash Deposit Volume at no charge**... \$5,000
- Fee for additional cash deposited over \$5,000.....\$0.40 per \$100

Balance Earns Interest

This account offers a variable interest rate which is subject to change without notice. Please call 1-877-BUS-BNKG (1-877-287-2654) for current interest rate, APY and non-promotional balance tier information.

Account Linking and Information Sharing: Important Notice to All Products Included Here

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 they are 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 fee waiver benefits has been met, such as: the balance of the account, the total dollar amount of PNC Merchant Services deposits processed per monthly statement cycle and the total dollar amount of eligible monthly PNC business credit card(s) purchases.

ATM Transaction Fees

ATM transaction fees are assessed per withdrawal, deposit, transfer or balance inquiry. Please note that not all ATMs accept deposits.

ATM Transaction Fee at PNC Bank ATMs No charge

ATM Transaction Fee at non-PNC Bank ATMs:
In the United States, Canada, Puerto Rico and the U.S. Virgin Islands:

Business Checking, Business Interest Checking, Premium Business Money Market and Non-Profit Checking	\$3.00 each
All other accounts	No charge

In all other countries

Business Checking Business Interest Checking, Premium Business Money Market and Non-Profit Checking	\$5.00 each
All other accounts	No charge

Number of Reimbursements for non-PNC Bank ATM Fees⁸

Business Checking and Business Interest Checking.....	2 per statement period
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The fee for the first two domestic or international non-PNC ATM transactions made during the statement period will be reimbursed to your account at the end of the statement period. Fees in excess of two per statement period will not be reimbursed.

Business Checking Plus, Treasury Enterprise Plan, Analysis Business CheckingNo charge

Non Profit Checking and Premium Business Money Market.....Not reimbursed

Other Financial Institutions' ATM Surcharge Fees

There will be no reimbursement of Other Financial Institutions' ATM Surcharge Fees on any account.

FOOTNOTES:

- 1 *A maximum of 10 eligible accounts may be linked to a business checking account in each of the business checking, money market, business credit card and merchant services categories. Each eligible account may only be linked to one business checking account. Some accounts may not be eligible to be linked based on titling structure, product type or other constraints. Subject to credit approval.*
- 2 *PNC linked business credit card eligible purchases are purchases of goods or services made by you or your authorized user with an eligible linked business credit card account and includes balance transfers and convenience checks that are not subject to the cash advance rate. Eligible purchases do not include interest, fees and charges assessed to the business credit card account, cash advance transactions (including convenience checks that are subject to the cash advance rate), and purchases made at merchants with gambling or gaming merchant category codes.*
- 3 *A qualifying PNC Merchant Services processing deposit is an electronic deposit made by PNC Merchant Services directly into this checking account. Transfers made from one account to another or processing deposits from other merchant services sources are not eligible to meet this requirement.*
- 4 *Monthly average collected balance, transaction and cash deposited volumes from this account and additional accounts are aggregated for the master and beneficiary accounts to determine Earnings Credit, Master Monthly Account Maintenance Fee, transaction and cash deposited fee amounts.*
- 5 *If either the Treasury Enterprise Plan Master account or the Master Money Market account is closed, PNC may remove the Plan benefits on any remaining accounts. Accounts that remain at a zero balance for 90 days or more may be closed by PNC.*
- 6 *You may not make more than a total of six (6) transfers each statement cycle from a savings or money market 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. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in your Business Money Market account being changed to a Business Checking account, which will be subject to the features and fees as described in the Business Checking Account and Related Charges in effect at that time. We reserve the right to suspend enforcement of these transaction limitations, at our discretion.*
- 7 *Transaction and optional service fees may apply.*
- 8 *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.*

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Business Checking Accounts and Related Charges Additional Services and Options



Effective October 24, 2020

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

Electronic Banking Services

PNC Bank Online Banking	No charge ¹
Bill Pay for Business	No charge ¹
QuickBooks® (per relationship)	\$15.00 per month
<i>There is no additional charge for using bill pay services within QuickBooks.</i>	
Quicken® (per relationship)	\$2.00 per month
<i>There is no additional charge for using bill pay services within Quicken.</i>	

Commonly Used Services

ACH Addenda Record Received/Originated ..\$0.02 each

Audit Confirmations

Automated Confirmation.....	\$20.00 each
Manual Confirmation.....	\$30.00 each

Banking Card Services

Debit Card Cash Advance Fee

At a PNC Bank branch.....	\$3.00 each
At other institutions that accept Visa.....	\$5.00 each

International Purchases Fee..... 3% of amount

Card Replacement Fee..... \$7.50 each

Expedited Card Delivery Fee..... \$25.00

Cashier's Check..... \$15.00

Collection Fee..... \$32.50 each

Counter Check²..... \$1.50 each

Credit Inquiries²..... \$30.00 each

Credit Investigations..... \$40.00 each

Deposit Correction Fee..... \$6.00 each

Early Account Closure Fee..... \$25.00

Fee assessed if the account is closed within 180 days of opening

Legal Process Charge..... \$100.00

Fee if funds from the account are frozen or seized under orders. PNC's actual attorney fees and court costs, when applicable, are added.

Night Drop Bag Processing Fee

All accounts..... \$3.00 per bag

Non-Client/PNC and Non-PNC Checks

Cashed..... \$10.00 each

Fee applies to business customers that elect to pay this fee on behalf of non-client payees. A PNC Check Cashing Agreement is required.

Non-Client Check Cashing Fee

This fee will be charged to the payee when cashing a check if the payee 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.

For check amounts of \$25 or less..... No charge

For check amounts greater than \$25... **2%** of the check amount
(\$2.00 minimum)

Overdraft Services

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.

Overdraft Protection Set-Up Fee

All accounts..... No charge

Overdraft Protection Transfer Fee..... No charge

Fee for the transfer of funds from a checking, money market,³ credit card or line of credit to cover an overdraft

PNC Express Funds..... 2% of the check amount
over \$100 \$2.00 fee for
each check amount from
\$25 to \$100

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 Funds Availability Policy for Business Accounts.) PNC Express Funds is not eligible for check amounts less than \$25.

Remote Deposit Services

See remote deposit service agreement

Return Item Services

Return of Deposited/Cashed Items..... \$15.00 each

Redeposited Items

Business Checking Plus and Non-Profit

Checking..... No charge

All other checking..... \$5.00

Other Services

Customer Buy Back..... \$5.00 each

Extra Advice..... \$3.00 each

Maker Information..... \$0.30 each

Phone Call Required..... \$6.00 each

Photocopies..... \$4.00 each

Special Fax..... \$4.50 each

Special Notice..... \$1.00 each

Store Number Information..... \$0.30 each

Stop Payment

Checks, electronic transfers, preauthorized debits and recurring preauthorized payments through Visa® Debit Card⁴..... \$33.00

Statement Options

Online, Paper or Check Image Statements

For pricing on these statement options, please refer to the fee schedule appropriate to your specific product.

PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-877-BUS-BNKG (1-877-287-2654).

Dual Statement Delivery..... \$3.00 per month

Fee for both online and paper statements

ATM Statements (available at select ATMs)

Mini Statement at PNC Bank ATMs

Business Checking, Business Checking

Plus and Non-Profit Checking..... \$1.50 each

All other accounts..... No charge

Statements at Non-PNC Bank ATMs

Business Checking, Business Checking Plus and Non-Profit Checking.....	\$2.50 each
All other accounts.....	No charge
Printed Analysis Statement	\$2.00 per month

Applicable only to Analysis Business Checking and Treasury Enterprise Plan. Statement can be viewed online via PINACLE or PINACLE Express at no charge.

Additional Statement Options

Interim (snapshot) or Request Statement ...	\$10.00 each
Additional Cutoff Statement	\$10.00 each
Additional Checking Statement Copy	\$10.00 each

Image, Photocopy and Research Services

Self-service Requests through Online Banking

View, print and save digital images from your current and 2 most recent statement cycles. Currently, deposits made at ATMs are not imaged for online viewing, but you may request copies of these items to be mailed or faxed to you. Note that any fee is charged per view, so be sure to save or print the item, if needed.

For checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists.....	No charge
For items not immediately available within Online Banking.....	\$1.00 per item
No charge for the first 3 items per statement period with Paper Statements	
For items within a Deposit Ticket Detail List...	\$3.00 per item

Self-service Requests through Online Banking

to Mail or Fax Items..... \$5.00 per item

Self-service Requests by Automated

Telephone to Mail or Fax Copies of Paid

Checks..... \$2.00 per item
No charge for the first 3 items per statement period with Paper Statements

Staff-Assisted Requests..... \$5.00 per item
Fee for assistance from a Branch or Telephone Customer Service Representative to mail, fax or hand copies to you

Photocopy Requests

Statement	\$10.00 per item
Deposit.....	\$8.00 per item
Check.....	\$5.00 per item

Photocopy Reconstruction

Statement per event.....	\$10.00
Statement per item.....	\$2.25
Deposit per event.....	\$7.50
Deposit per item.....	\$2.25

Wire Transfers

Branch Initiated

Outgoing

Book Transfer.....	\$70.00 each
Domestic.....	\$90.00 each
International	
Same Currency.....	\$125.00 each
Cross Currency.....	\$110.00 each

Incoming

Book Transfer.....	\$5.00 each
Fed Wire.....	\$13.00 each
International.....	\$20.00 each

Wire Investigations..... \$35.00 each

Wire Transfer Manual Repair..... \$17.00 each

Wire Copies..... \$20.00 each

Client Requested Canceled Wire..... \$15.00 each

Other International Services

Collections (\$100 USD minimum 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

International Deposited Item

Same Currency International Cash Letter Item Deposited

U.S. currency drawn on a foreign bank..... \$30.00

Cross Currency International Cash Letter Item Deposited

Foreign currency drawn on a foreign bank..... \$30.00

Returned International Item..... \$20.00

FOOTNOTES:

- 1 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
- 2 This fee will be directly charged to your account. An earnings credit cannot be used to offset this charge.
- 3 You may not make more than a total of six (6) transfers each statement cycle from a savings or money market 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. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in your Business Money Market account being changed to a Business Checking account, which will be subject to the features and fees as described in the Business Checking Account and Related Charges in effect at that time. We reserve the right to suspend enforcement of these transaction limitations, at our discretion.

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