

Minor Privacy Policy

Effective Date: July 1, 2026

PNC Financial Services Group, Inc. (“**PNC**,” “**we**,” or “**us**”) is committed to protecting the privacy of minors who use certain sites, applications and other services (collectively, “**Services**”) made available to minors. PNC offers a limited number of products and services that may be available to minors. Not all PNC products and services are available to minors, and access may vary based on age, product features, and applicable requirements. This Minor Privacy Policy (“**Privacy Policy**”) describes how we collect, use, disclose, and otherwise process the personal information of minors (“**Minor Personal Information**”). This Privacy Policy provides information as required under the Children’s Online Privacy Protection Act (“**COPPA**”) and applicable U.S. state privacy laws.

This Minor Privacy Policy applies to minors under 18 years old. This Privacy Policy should be read in conjunction with additional notices, including the [PNC Privacy Policy](#). Please note we do not use our online services to knowingly solicit personal information from or market to children under the age of 13 without parental consent, where required by law.

For purposes of this Privacy Policy, “Parent” or “Legal Guardian” means an individual with legal parental rights or guardianship over a minor under applicable law. PNC may permit an adult who is not a Parent or Legal Guardian to open or serve as the primary applicant or authorized user on an account for a minor; however, such role does not determine or expand privacy rights under applicable law. Individuals who are not a Parent or Legal Guardian may have access to account information as part of the Services but may not have the same privacy rights described in this Privacy Policy except as required by law.

This Minor Privacy Policy notifies Parents or Legal guardians and minors of:

- The types of Minor Personal Information we may collect from minors;
- The purposes for collecting and using Minor Personal Information;
- How we share Minor Personal Information; and
- Minors’ and Parents/Legal Guardians’ choices and rights regarding Minor Personal Information.

1. Collection of Minor Personal Information

We only collect as much information about a minor as is reasonably necessary for the minor to use our Services.

Information We May Collect Directly from Minors. We may collect the following information from minors:

- **Identifiers:** such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security Number, driver’s license number, passport number, or other similar identifiers.
- **Customer records:** such as paper and electronic customer records containing personal information, such as name, signature, Social Security Number, physical characteristics, or description, etc.

- **Internet or other electronic network activity information:** such as browsing history, search history, website interaction, etc.
- **Geolocation data:** such as precise physical location or movements within 1850 feet.
- **Employment information:** such as current or past job history or performance evaluations.
- **Education Information:** Information, such as education history for job applicants or student loans.
- **Sensitive Personal Information:** Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number; account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; precise geolocation; racial or ethnic origin, religious or philosophical beliefs, or union membership; contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication; neural data; or genetic data.

Information We Collect Automatically.

- Cookies and analytics. We automatically collect information about users of our Services, including minors, when they access and navigate through the Services and use certain features. Some of these technologies are 'necessary' for our site to function properly. Others may be used to enable third party features and functionality, such as social media and chat, analyze traffic and usage, detect and remember user settings, and personalize experiences. For more information about our automatic information collection practices please see the Your Options section of our PNC Privacy Policy.

Information from Other Sources.

- Information from business partners. When our Services are offered with our business partners and minors uses those Services, our partners may share information with us so that we can provide our Services and make improvements. Please consult their respective privacy policies to learn more about their privacy practices.

2. Purposes of Processing Minor Personal Information

We collect and use Minor Personal Information for the following purposes:

- Providing Services and support. To provide access to our Services, such as online banking and your savings account, and to help you use our Services and features.
- Support for internal operations. To maintain or analyze the functioning of our Services; perform network communications; authenticate users; personalize content; serve contextual advertising on the Services or cap the frequency of advertising; to protect the security or integrity of the user and the Services; to ensure legal or regulatory compliance; or to fulfill a privacy request.
- Analytics and improvement. For research and analytics purposes, including to better understand how users' access and use our Services, both on an aggregated and individualized basis. For example, we may evaluate which features of our Services are most (or least) used by users.

- General business operations. As part of a contemplated or actual acquisition, merger or investment, sale of shares or assets, or a bankruptcy or insolvency proceeding.

3. How We May Share Minor Personal Information

We only share Minor Personal Information with third parties, such as companies, that need to know this information to provide our Services to minors.

We may share Minor Personal Information under the following circumstances:

- Vendor and service providers. To vendors, service providers, contractors, or agents we use to support the internal operations of our Services and who are bound by contractual or other obligations to use the information only for such purposes and to keep the information confidential.

More specifically, PNC shares Minor Personal Information with the following third parties as needed to provide our Services, including: data aggregators, data analytic providers, facilities and operations, financial services and payment processors such as payment networks and credit reporting agencies, marketing and advertising partners, professional services organizations such as law firms and tax advisors, fraud prevention providers, and other technology and security operation systems and platforms. The categories of information shared with these third parties may include the following: identifiers, customer records, and cookies and analytics.

- When required by law or legal process. If we are required to do so by law or legal process, such as to comply with any court order or subpoena or to respond to any government or regulatory request.
- Protection of us and others. If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of PNC, our customers, or others, including to: protect the safety of a minor; protect the safety and security of the Services; or enable us to take precautions against liability.
- Business transfers. If we are involved in a contemplated or actual merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding or event, we may transfer the information we have collected or maintain to the buyer or other successor.

4. Privacy Choices and Rights.

If we allow minors to create an account or otherwise engage with us over time, we will obtain verifiable parental consent prior to the collection of Minor Personal Information, where required by applicable law. For certain account types, parents/Legal Guardians may also be able to limit which features within our Services their child has access to by adjusting the settings in their minor's account.

In certain states, a Parent/ Legal guardian, or a minor over the age of 13, may also make the following privacy requests:

- Request access to their Minor's Personal Information
- Review of their Minor's Personal Information maintained by us
- Request correction and/or deletion of their Minor's Personal Information, and/or
- Prohibit us from collecting new information or using their Minor's Personal Information.

Privacy requests can be made by contacting us at: 1-888-762-2265 (1-888-PNC-Bank). If you send us a request, we may require you to take certain steps or provide additional information to verify your identity before we provide any information or make any corrections.

An individual who is an account holder, primary applicant, or authorized user on a minor's account, but who is not a Parent or Legal Guardian may have access to account-related information as part of the Services but may not necessarily have independent privacy rights under this Privacy Policy, except as required by law.

5. Contact Us

If you have questions or concerns regarding this Privacy Policy, please contact us at 1-888-762-2265 (1-888-PNC-Bank).