

July 11, 2024

FROM:

Redacted

TO:

Director for Large Bank Licensing
Office of the Controller of the Currency
10th Floor Mailroom
7 Times Square
New York, NY 10036

RE:

Closing of PNC at 12910 Coastal Hwy
Ocean City, MD 21842

Dear Sir or Madam,

I'm sure my opinion doesn't matter to PNC regarding the closing of this branch, but I thought you should understand the difficulties this will cause me and many other members of this community. Along with the closing of our other Ocean City branch located on 32nd Street a few years ago.

Ocean City is a small beach town with a 3 lane highway traveling from one end of the town to the other; about 10 miles. This highway is crossed by approximately 145 numbered streets with traffic signals every three blocks. To drive the entire length of this highway or even half of it, is not a good experience, especially from April thru October. Many residents and summer visitors depend on our bus system to travel Coastal Highway, but it wouldn't be feasible for them to transfer at the bus depot to another bus that still wouldn't get them where they needed to go.

For me to drive to your West Ocean Branch from my home at 136th Street would be a one hour round trip. From my workplace at 59th Street it would take about 45 minutes depending on traffic. The banking public does not have this amount of spare time to handle their banking needs and no one can afford to take time off from work.

My branch suggested that I could use the PNC in Delaware on route 54, but that one probably will be more inconvenient because of the extremely heavy traffic on a two lane road. No one suggested the branch in Ocean Pines that is a mile closer and offers more services. Is that one closing next?

Another inconvenience is the lack of a later drive thru time. Closing at 5 PM is not acceptable for businesses needing to make deposits and residents who work. PNC has advertised their "Deposit Easy" ATM, but none are located in our area. We are left with no other choice than to choose a new bank.

Nothing will change, but now you will know how this inconsiderate change will affect so many customers.

Redacted

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2024-Branch Closing
PNC
July 11, 2024



August 1, 2024

Redacted
[Redacted]
[Redacted]

Re: PNC Bank North Ocean City Branch

Dear Redacted [Redacted]

This is in response to your letter, dated July 11, 2024, that was received PNC Bank, National Association's ("PNC") Executive Client Relations Office on July 25, 2024, for review and response. We appreciate the time you took to share your concerns regarding the closing of the North Ocean City Branch. It is customers such as you who have helped PNC to be a strong presence in the communities that we serve.

As part of our ongoing commitment to providing you with the best possible service, we continuously evaluate our branches to ensure they are meeting our customer's needs. As with any business, we may learn that our facilities are no longer being used to their potential, and subsequently may need to make the difficult decision to close a branch.

We understand that these decisions have an impact on the customers using the North Ocean City Branch location. We can continue to serve your financial needs through other branches, our ATM network, mobile and tablet banking¹, our Customer Care Center, and with PNC's Online Banking. We are certain that the employees at any branch that you choose to visit will provide the service that you have come to expect as a customer of PNC. For additional information about banking with PNC 24/7, please visit our website at www.pnc.com/alwaysopen.

The North Ocean City community is valued at PNC, and we would like to thank you for banking with us. We hope that you will continue your relationship with PNC and give us the opportunity to prove to you that PNC is the right choice for your financial needs.

Sincerely,

Jennifer G.
Executive Client Relations

PNC Reference Number 224207279338

¹ A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.