

Demarco, John

From: Demchak, Bill
Sent: Monday, April 10, 2023 10:46 AM
To: Executive Client Relations
Subject: FW: EXTERNAL: Excessive Fees

From: Redacted <messages-noreply@linkedin.com>
Sent: Monday, April 10, 2023 9:18 AM
To: Demchak, Bill <bill.demchak@pnc.com>
Subject: EXTERNAL: Excessive Fees

**** This email has been received from outside the organization Think before clicking on links, opening attachments, or responding. ****



William Demchak



Good morning. I'd like to have a conversation with someone from your team regarding the excessive overdraft fees PNC continues to charge even though you've already paid out millions of dollars in class action lawsuits. The bank purposely structures transactions (debits) to create these fees, which in turn have a significant impact on one's ability to manage cash flow and do business - especially in minority communities like mine. This is already magnified by the fact that institutional funding (as well as venture) is often out of reach and overlooked for black owned businesses.

What's most concerning is that PNC always promotes its involvement in underserved communities to the media, but behind closed doors the media can't see what's really happening.

Case in point. My business is based in Newark NJ - predominantly black. My local atm has been broken for YEARS and even though I've submitted numerous complains and concerns, rather than fix it they decide to close it after hours and on weekends. This would never happen in WHITE communities.

Regards,

Redacted

Yes, interested...

No thanks...

Reply



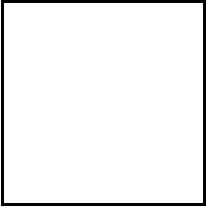
Redacted

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This email was intended for William Demchak (President and CEO of the PNC Financial Services Group). [Learn why we included this.](#)



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June 20, 2023

Redacted
[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]

RE: PNC Reference Number 223100870052

Dear Redacted,

This letter is in response to your letter dated April 10, 2023, sent to Mr. William Demchak, Chairman, President and Chief Executive Officer, The PNC Financial Services Group and forwarded to the Executive Client Relations office for review and response regarding your Business Checking Plus ending Redacted titled in the name of Redacted (the "Account") of which you are a signer. Thank you for speaking with a member of this office and myself beginning April 10, 2023, and thereafter. I appreciate the opportunity to research your concern.

In your email and during your conversation, you stated PNC purposely structures debit transactions to assess fees, especially in minority communities such as yours. You further stated to your point the door to the walk-up ATM vestibule at the Wilson Avenue branch located at 84 Wilson Avenue Newark, New Jersey 07105 (the "Branch") has been broken for years and, although you have made numerous complaints, rather than fix the door, PNC made the decision to close access to the ATM during non-business hours.

At PNC, diversity and inclusion have been long-standing values, and we remain firm in these values as they drive our culture, our behavior, and reflect our priorities. PNC recognizes the importance of treating all individuals fairly and equally and works diligently to ensure that its employees communicate with individuals in a professional manner and do not engage in any discriminatory behavior. PNC's goal is to administer its policies and procedures without regard to race, religion, color, age, sex, national origin, ethnicity, disability, or other factors identified and protected by applicable laws.

Pursuant to the Account Agreement for Business Accounts ("*Account Agreement*") which you agreed to at the Account opening, our general practice is to first add deposits (credits) to your Account, and then subtract withdrawals (debits) from your Account. Transactions are ordered according to the date and time the bank receives notice of the transaction. We receive notice of transactions at various times throughout the day, and not necessarily in the order in which they occur. If multiple transactions are received at the same time, or are grouped together and contain no time, then the items will be processed in order of sequence number or, if no sequence number is available, largest-to-smallest dollar amount. If we do not have information that allows us to determine the exact time notice of a transaction was received, we may assign an approximated time to that transaction.

PNC reviewed your assertions regarding this matter and determined that PNC is processing transactions according to the terms of the Account Agreement.

According to our records on April 10, 2023, there was a beginning available balance of \$3,373.92. There were seven (7) credits totaling \$3,697.21 that increased the available balance to \$7,071.13. There were five (5) pending authorizations totaling \$100.37 that reduced the available balance to \$6,970.76. There were twenty-eight (28) transactions presented for payment totaling \$6,971.92 that resulted in the negative balance of -\$1.16. No fee was assessed.



On April 11, 2023, there was an available balance of \$876.50. There were two (2) credits totaling \$74.33 which increased the available balance to \$950.83. There was one (1) pending authorization in the amount of \$21.77 that reduced the available balance to \$929.06. There were eight (8) transactions presented for payment totaling \$2,291.67 which resulted in the negative balance of -\$1,362.61. One (1) \$36.00 Overdraft item fee and one (1) \$36.00 Returned Item fee – NSF were appropriately assessed.

On April 12, 2023, there was a negative balance of -\$1,362.46. PNC returned check 50041 in the amount of \$1,082.23 reducing the negative balance to -\$280.23 and received a credit in the amount of \$21.62 which further reduced the negative balance to -\$258.61. The two (2) \$36.00 fees from the April 11, 2023, transactions and two (2) items presented for payment totaling \$617.16 resulted in the negative balance of -\$947.77. One (1) \$36.00 Overdraft item fee and one (1) \$36.00 Returned Item fee – NSF were appropriately assessed. Copies of the April 11, 12 and 13, 2023, notices reflecting this activity are enclosed for your reference.

It is PNC's practice to refund any fee assessed as the result of a bank error, which did not occur in these instances. However, PNC is sympathetic to your concerns. On May 18, 2023, \$36.00 was refunded to your Account, as a courtesy. Future refunds may not be granted unless the fees are assessed as a result of a bank error.

As we discussed, the ATM door to the vestibule has been repaired. However, for the safety and security of our customers, the vestibule door will be locked during non-business hours. There are also three (3) PNC ATMs within walking distance of the Branch for your convenience. In addition, you may use the ATM locator on PNC.com to locate other PNC ATMs in your area.

Thank you for allowing me to clarify PNC's position in this matter. If you have any further questions regarding this issue, please feel free to contact me directly at 614-856-2409. I am available Monday through Friday from 8:00 a.m. to 5:00 p.m., Eastern Time.

Sincerely,

Kennady H

Kennady H
Executive Client Relations

Enclosure: Account Agreement, Overdraft Notices

Report Title: Case Details
Run Date and Time: 2023-05-04 13:20:22 Eastern Daylight Time
Run by: Jeanette Elston
Table name: sn_customerservice_case

Case			
Number:	CS0265481	Bank Case Status:	Active
Bank/Institution:	PNC Bank, National Association	Bank Case Type:	Complaint
Bank Assignee:			
Bank Note:			

Date Information			
Origination Date:	2023-05-03 14:44:28	Extension Request Date:	
Sent to Bank:	2023-05-04 10:11:41	Recontact Date:	
Due date:	2023-05-19 00:59:59	Recontact Counter:	0
Days in Bank Inbox:	3 Hours 8 Minutes		

Consumer Information			
Consumer First name:	Redacted	Consumer Street:	Redacted
Consumer Middle name:		Consumer City:	Redacted
Consumer Last name:		Consumer Zip / Postal code:	Redacted
Consumer Mobile phone:		Consumer State / Province:	
Consumer Email:		Consumer Country:	United States of America
Source Interaction Best Contact Method:	Email	Source Interaction Best Contact Time:	Morning
Consumer International Address:			

Representative Information			
Source Interaction Representative First Name:		Source Interaction Type of Relationship:	Not Applicable (Skip this section)
Source Interaction Representative Middle Name:		Source Interaction Authorization:	
Source Interaction Representative Last Name:		Source Interaction Representative Street:	
Source Interaction Representative Email:		Source Interaction Representative City:	
Source Interaction Representative Phone:		Source Interaction Representative Zip / Postal code:	
Source Interaction Best Contact Method (Representative):		Source Interaction Representative State or Territory:	
Source Interaction Best Contact Time (Representative):		Source Interaction Representative Country:	United States of America

Source Interaction Representative International Address:

Additional Information

Source Interaction Type of Account:	Deposit Accounts (Checkings, Savings)	Source Interaction Institution Response:	No
Source Interaction Attempted Resolution:	Yes	Source Interaction Institution Response Date:	
Source Interaction Date Resolution Attempted:	2023-05-03	Source Interaction Institution Response Method:	
Source Interaction Attempted Resolution Method:	Phone		

Appraisal Complaint

Source Interaction Business Name (if Applicable):	Source Interaction Are you employed by the subject of your complaint?:	Yes
Source Interaction Who are you? Please select the appropriate value.:	Source Interaction Type of Property:	
Source Interaction Please specify other consumer:	Source Interaction Address of the Property Involved:	
Source Interaction Who are you complaining about?:	Source Interaction Attempted Resolution:	
Source Interaction Please specify other complaint target:	Source Interaction Attempted Resolution Contact:	
Source Interaction What is the nature of your complaint?:	Source Interaction Attempted Resolution Company or Agency:	
Source Interaction Please specify other complaint category:		

Complaint Details

Source Interaction Complaint Information:

The branch has closed both the drive through and teller line making it impossible to conduct transactions in person. This has created difficulties in depositing coins and cashing U.S. Savings Bonds. I have noticed several other PNC Branches in New Jersey have previously closed the drive through lanes, reducing branch hours, removing tellers, and/or closing branches. Removing branch employees and services is adversely impacting the needs of the community. The customer service phone number provided on the bank's web site goes to an automated system that does not provide the option to speak with a customer service representative.

In addition, customer service options provided via the bank's web site and/or APP are not user friendly.

Entity Name

Source Interaction Institution Name:	PNC Bank, N. A.	Source Interaction Institution Street:	331 N. County Line Rd.
Source Interaction Institution Phone:	7328336218	Source Interaction Institution City:	JACKSON
Source Interaction Contact Name:		Source Interaction Institution State or Territory:	NJ
Source Interaction Contact Title:		Source Interaction Institution Zip / Postal code:	08527

Resolution

Compensation Amount: \$0.00

Submission notes:

Related List Title: Attachment (CAMP) List
Table name: u_attachment_meta
Query Condition: Number = CS0265481 AND Type in (Bank Correspondence, Consumer Correspondence, Consumer Referral, Email Consumer)
Sort Order: Number in ascending order

None



May 17, 2023

Redacted
[Redacted]
[Redacted]

RE: Office of the Comptroller of the Currency – Case Number CS0265481

Dear [Redacted]:

This is in response to your complaint filed on May 4, 2023 with the Office of the Comptroller of the Currency regarding your experience at a PNC Bank, National Association ("PNC") Solution Center (the "Solution Center"). Thank you for taking the time to speak with me on May 4, 2023 regarding your concerns. I appreciate the opportunity to address your concerns.

In your complaint and during our conversation, you expressed disappointment that your local branch was converted to a Solution Center. You feel this makes it difficult to conduct transactions in person, including cashing in U.S. Savings Bonds and depositing coins. You stated that you find it difficult to use the automated telephone system, and you do not feel PNC's website or mobile app are user friendly. You indicated that removing employees and services from branches is adversely impacting the needs of the community.

PNC Solution Centers were created to make it easy for customers to discuss their personal banking needs and financial goals and to help customers become comfortable with PNC digital banking technology. There are no drive-thru's or tellers on site, but PNC ATMs and Video Banking Machines ("VBM's") are available so customers can make deposits, withdrawals, and perform other routine transactions. All deposit and cash withdrawal transactions are performed through ATMs or VBMs at these locations. Representatives are available at PNC Solution Centers to assist customers with learning the digital banking technology available to customers, including navigation of the automated telephone system, online banking, and mobile banking.

Please note, the PNC branch located at 2001 Route 70, Manchester, NJ 08759 is approximately 17 minutes (11.9 miles) from your residence and offers a traditional teller line and drive-thru for customers. In addition, you can cash in U.S. Savings Bonds online by visiting treasurydirect.gov.

Customer feedback is a vital resource in our efforts to provide a level of service that exceeds our customers' expectations. Thank you for taking the time to bring your concerns to our attention. I am extremely grateful to have had the opportunity to hear your feedback. Your concerns have been documented so they can be reviewed for continual improvement efforts.

If you have any further questions regarding this issue, please feel free to contact me directly at 269-544-5499. I am available Monday through Friday from 8:00 a.m. to 5:00 p.m., Eastern Time.

Sincerely,

Rebecca Thompson

Rebecca Thompson
Executive Client Relations

PNC Reference Number 223124501872

CC: Office of the Comptroller of the Currency

Member of The PNC Financial Services Group, Inc. 249 Fifth Ave, 8th Floor Pittsburgh Pennsylvania 15222
877-762-5555 / pnc.com

Redacted

April 22, 2024

To Whom It May Concern.

In response to the recent notification, we received about the closing of the PNC branch in Gillette, N.J.

This note gave me a place to comment on this closing.

When it was first changed from a full-service bank to a financial office only, we adjusted and brought our business to the Warren branch; all the employees are so nice and helpful. Especially Jose and Kevin.

However, this is my point, Long Hill township consists of these 4 towns: Millington, Stirling, Gillette & Myersville. Over the years we have seen the following banks close in this township: Bank of America, Chase, Santander, others have sold out to Citizens & Kearny Bank.

Why would a large bank like PNC give up such a territory to only two banks and force customers to travel a distance of 15 to 20 minutes to the Warren branch. The elderly people in this area will eventually switch banks just for convenience.

I realize that this letter won't change anything, but it seems that the corporate offices should take a closer look at areas before they make such decisions.

Thank you for your time.

Redacted

Redacted



June 12, 2024

Redacted

Re: PNC Bank Gillette Branch

Dear Redacted,

Your letter, dated April 22, 2024, was forwarded to PNC Bank, National Association's ("PNC") Executive Client Relations Office for review and response. We appreciate the time you took to share your concerns regarding the closing of the Gillette 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 Gillette 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 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 Gillette 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,

Lisa M.

Lisa M.
Executive Client Relations

PNC Reference Number 224121386876

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