

To: Director for Large Bank Licensing

Office of the Comptroller

Re: Proposed change of address for PNC Bank in Hilton Head

Dear Sirs:

I live in [Redacted] which is a [Redacted] minute drive to the current PNC Bank in Hilton Head.

The proposed move will shorten my drive time by only 5 minutes.

There is a bank building on Okatie which was used by South State bank until recently when it was closed.

This building is already configured for a bank branch with ATM and drive through lanes.

It is also located adjacent to Sun City which is a very large retirement community populated by people who have moved down from the northeast and should be very familiar with PNC and possibly former clients.

I request that the current move be postponed until this location be investigated as an alternative to the proposed move.

Thank you.

Sincerely yours,

Redacted

8/7/2023

[Note: The following is a transcription of the original scanned letter visible on the previous pages. This transcription is provided to make the text accessible to people with disabilities.]

To: Director for Large Bank Licensing

Office of the Comptroller

Re: Proposed change of address for PNC Bank in Hilton Head

Dear Sirs:

I live in **[Redacted - Personally Identifiable Information]** which is a **[Redacted - Personally Identifiable Information]** minute drive to the current PNC Bank in Hilton Head.

The proposed move will shorten my drive time by only 5 minutes.

There is a bank building on Okatie which was used by South State bank until recently when it was closed.

This building is already configured for a bank branch with ATM and drive through lanes.

It is also located adjacent to Sun City which is a very large retirement community populated by people who have moved down from the northeast and should be very familiar with PNC and possibly former clients.

I request that the current move be postponed until this location be investigated as an alternative to the proposed move.

Thank you.

Sincerely,

[Redacted - Personally Identifiable Information]

8/7/2023



September 15, 2023

Redacted

Re: PNC Bank Hilton Head Branch

Dear Redacted,

Your letter dated August 7, 2023, 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 relocation of the Hilton Head 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 relocate a branch.

We understand that these decisions have an impact on the customers using the Hilton Head Branch location. We can continue to serve your financial needs through other branches, our ATM network, mobile and tablet banking,¹ 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 Hilton Head 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,

Natalie W.
Executive Client Relations

PNC Reference Number 223228102232

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