

DEPOSITORY SERVICES

ACCOUNT OPTIONS AND SERVICES TO IMPROVE YOUR TREASURY PROCESSES

You need to enhance the overall convenience, visibility and efficiency of your cash management systems by providing a foundation for your organization's banking and treasury functions.

PNC delivers

Whether you are looking to offset fees with checking account balances, earn interest on your account or do both, PNC provides feature-rich checking accounts that allow you to find the right solution for your liquidity needs. In addition, PNC has other depository services — zero balance accounts and deposit reconciliation services — so you can manage your funds more efficiently, especially when you need more than just the basics.

Earn interest on a fully transactional account

With the repeal of Regulation Q on July 21, 2011, banks are now permitted to pay interest on corporate checking accounts. Corporate clients can utilize our interest-bearing checking account as their main concentration account, while earning interest.

Concentrate funds into a central account

If you have numerous operating locations or geographically dispersed entities, maintaining multiple depository accounts and banking relationships can be cumbersome and costly. With PNC's Depository Services, you can:

- Automatically concentrate funds into a central account.
- Reconcile each depository account individually.
- Receive timely and accurate deposit information.

Maintain multiple accounts yet consolidate balances

PNC's Zero Balance Account service allows you to maintain multiple accounts that may be required to process your daily business operations and then consolidate all balances each night into one master account.

- Automatically consolidates funds into one account each night which can be used for investing or funding disbursements.
- Reduce the time spent initiating transfers between company accounts.
- Streamline your monitoring procedures.

Access to deposit information

PNC's Deposit Reconciliation service recaps deposit information either daily or monthly for each of your deposit locations, so you can verify and manage your financial position.

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit pnc.com/treasury.

Multicurrency Accounts (MCA)

Multicurrency Accounts are demand deposit accounts (DDAs) that hold foreign currencies. PNC provides advanced capabilities for MCAs in 30 currencies tightly integrated with standard client facing channels. Clients have the option to choose earnings credit to offset fees or interest for select currencies (AUD, CHF, EUR, GBP, MXN; minimum \$100k equiv. balance required).

DDA product comparison

Let PNC guide you to the right account option for your company's needs.

Comparison of DDA Products

Feature/Fee	Corporate Analysis Checking	Business Checking with Interest	Corporate Analysis Checking with Interest	Multicurrency Accounts
Product Overview				
Summary	Balances receive earning allowance credit to offset monthly fees.	Balances receive interest, and monthly fees are charged to the account.	Earnings credit on balances required to offset fees. Excess balances are paid interest.	Balances receive earnings credit or interest per client preference.
Earns ECR	Yes	No	Yes — Up to amount needed to cover fees	Yes — non-interest bearing balances receive ECR or interest bearing balances receive interest.
Earns interest	No	Yes	Yes — On excess balances above what are paid an ECR	
How are fees charged?	Any fees owed after ECR Credit is applied are charged to the account.	All fees are charged to the account.	Any fees owed after ECR Credit is applied are charged to the account.	Accounts earning ECR: Any fees owed after ECR Credit is applied are charged to the account Account earning interest: All fees are charged to the account
How is interest paid?	N/A	Monthly	Monthly	Monthly
Sweep eligible	Yes	Yes	Yes	No
Additional depository services	<ul style="list-style-type: none"> ▪ Cash Concentration ▪ Depository Reporting ▪ Zero-Balance Accounts 			
Additional treasury management services	<ul style="list-style-type: none"> ▪ Information Reporting ▪ Account Reconciliation ▪ Positive Pay ▪ Information Reporting ▪ Return-Item Processing 			N/A

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