

BUSINESS SWEEP CHECKING

INCREASE RETURNS ON YOUR IDLE CASH BALANCES

You need a cost-effective, automated tool to minimize idle balances and maximize short-term investment income.

PNC DELIVERS

PNC's Business Sweep Checking service provides you with a total liquidity management solution by linking your non-interest-bearing checking account with a money market account that pays competitive interest rates. The entire investment process is automated — so you don't have to spend time managing your excess funds.

MAXIMIZE YOUR DAILY LIQUIDITY

Reduce the time spent transferring idle cash to and from higher yielding investment accounts, freeing you and your staff to focus on other business priorities:

- Automatically link your checking account (DDA) balances for investment in an FDIC-insured PNC Bank Money Market Deposit Account (MMDA).
- Review sweep account activity and checking account activity in one statement.
- Review both accounts online with PNC's online banking services.

HOW IT WORKS

- Establish a target balance for your checking account that works within your specific reserve requirements. Balances above your maximum target will automatically be swept into your investment account on a daily basis.
- Establish a minimum target balance for divesting from your investment account when your checking account needs funds.
- You will always have immediate access to funds, since monies are automatically swept from your money market deposit account and moved to your checking account to cover disbursement transactions, avoiding costly overdrafts.*
- Interest from the money market deposit account is posted to your investment account at the end of each month.

BUSINESS SWEEP CHECKING

Description	<ul style="list-style-type: none"> Automatically moves excess cash to money market deposit account
Benefits	<ul style="list-style-type: none"> Lower fee than Working Cash Sweep DDA/MMDA combined statement FDIC-insured
Average user	<ul style="list-style-type: none"> Depositor who stays under FDIC insurance limits
Risk	<ul style="list-style-type: none"> Balances above current FDIC limits are not insured
Minimum investment	<ul style="list-style-type: none"> \$0
Target balance	<ul style="list-style-type: none"> \$25,000 minimum
Income paid	<ul style="list-style-type: none"> Monthly
Investment options	<ul style="list-style-type: none"> MMDA
End-of-day / Next-day sweep	<ul style="list-style-type: none"> End of day



READY TO HELP

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.

*Money market deposit accounts are limited to six pre-authorized withdrawals (debits) per month. In-person teller transactions are unlimited.

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Bank deposit, treasury management and lending products and services, and investment and wealth management, and fiduciary services are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and **Member FDIC**.

Important Investments Information: Brokerage and insurance products are: Not FDIC Insured. Not Bank Guaranteed. May Lose Value

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CIB TM PDF 1116-077-407603