

PNC NASSAU SWEEP

INCREASE RETURNS ON YOUR IDLE CASH BALANCES

You need a cost-effective, automated tool to help minimize idle balances and increase short-term investment income by receiving competitive rates. You also want to eliminate the daily hassles of transferring idle cash balances to and from higher-yielding accounts.

PNC DELIVERS

The PNC Nassau Sweep service provides a total, automated liquidity management solution offering market-competitive yields and can also be linked to an optional Line of Credit. As a result, this can help to increase returns on idle cash balances and manage your overall cash position more efficiently.

MAXIMIZE YOUR DAILY LIQUIDITY

Respond immediately to day-to-day changes in your cash position by automatically linking your checking account to a PNC Nassau Deposit Account.

- Establish a target balance for your checking account.
- Collected funds that exceed your target balance are automatically transferred to your investment.
- If funds are below your target balance, funds are automatically transferred from your investment account back to your checking account to cover daily disbursement transactions and avoid costly overdrafts.

MARKET-COMPETITIVE RATES

- U.S. dollar-denominated deposit account is held in PNC Bank's Nassau, Bahamas, branch.
- Investment will occur at the close of each business day after all transactions have posted to your checking account.
- Investment amounts are transferred back to your checking account at the start of each business day.
- Interest earned daily is paid to your checking account on the following business day.
- Investment cap is available to designate the maximum amount for your investment balance.

TIMELY ACCESS TO ACCOUNT INFORMATION

- Access your daily sweep balances and transactions via PINACLE®, PNC's top-rated corporate online and mobile banking portal.
- Receive a monthly statement that includes summary, daily investment recap, daily loan recap (if applicable) and transaction history sections.

PNC NASSAU SWEEP

Description	<ul style="list-style-type: none"> Sweeps to and from a U.S. dollar-denominated deposit account held in PNC Bank's Nassau, Bahamas, branch
Benefits	<ul style="list-style-type: none"> Higher rate of return than most FDIC-insured options Available with optional Line of Credit* Automatic investment of excess idle cash
Risk	<ul style="list-style-type: none"> Not FDIC insured Receives bank's short-term credit rating Country risk
Minimum Investment	<ul style="list-style-type: none"> \$100,000
Target Balance	<ul style="list-style-type: none"> Investment target balance determined by client
Investment Options	<ul style="list-style-type: none"> PNC Nassau Deposit Account
Average User	<ul style="list-style-type: none"> Corporate entity needing higher rate of return
Income Paid	<ul style="list-style-type: none"> Daily on the following business 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.

*Requires credit approval

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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**.

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

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

PNC Bank Nassau Sweep deposits are **not insured** by the Federal Deposit Insurance Corporation or guaranteed by the United States Government or any agency thereof. In the event of failure of PNC Bank, the funds in your PNC Nassau Sweep deposit would be treated as unsecured, non-deposit liabilities, and you would be a general unsecured creditor of PNC Bank. PNC Nassau Sweep deposits are maintained with PNC Bank's Nassau, Bahamas, branch and payment thereof may be demanded only at the office.

PNC does not charge a fee for the mobile banking service. However, a supported mobile device is needed to use mobile banking. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

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