



FACTS	WHAT DOES PNC DO WITH YOUR ACHIEVING A BETTER LIFE EXPERIENCE NOW (“ABLEnow”) ACCOUNT PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and account transactions • Credit scores and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons PNC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PNC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call 1-844-669-2253
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Who we are

Who is providing this notice?	PNC Bank, National Association
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What we do

How does PNC protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Additionally, PNC requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information.</p>
How does PNC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with the PNC name, and financial companies such as PNC Investments, LLC.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>PNC does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include mortgage and lending companies, insurance companies, and other companies that provide financial products and services.</i>

Other important information

ABLEnow Account Customers — Please see the PNC privacy notice, WHAT DOES PNC DO WITH YOUR PERSONAL INFORMATION?, if you have other account relationships with PNC. **All statements to Federal Law mentioned above reference U.S. Federal Law. California and Vermont:** If your account has a California or Vermont billing address, we will automatically limit sharing your information with affiliates and non-affiliates or for joint marketing with other financial companies. **Nevada Residents Only:** Nevada's telemarketing law requires PNC to inform you that to stop marketing calls from PNC, you will need to be placed on the PNC Do Not Call List. To be placed on the PNC Do Not Call List follow the instructions in the "To Limit Our Sharing" section of this notice. Nevada law requires that we also provide you with the following contact information: Office of the Nevada Attorney General, telephone: 1-702-486- 3132; email: aginfo@ag.nv.gov; 555 E. Washington Ave., Ste 3900, Las Vegas, NV 89101. ABLEnow Customer Service, 9001 Arboretum Parkway, North Chesterfield, VA 23236; telephone: 1-844-669-2253; email: customerservice@able-now.com. **Important information about phone calls, texts, prerecorded and email messages:** If, at any time, you provide to PNC Bank or designees (PNC) contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers you are consenting to PNC using an automated dialing system to call or text you or to send prerecorded messages to you, in order to service and collect on any PNC personal account(s) and business account(s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with PNC, your call may be recorded for security, fraud prevention, training, and quality assurance purposes. By providing your email address, you consent to receive electronic mail from PNC.