



Account Information – Corporate Funds Availability Policy

Effective June 22, 2025

YOUR ABILITY TO WITHDRAW FUNDS AT PNC BANK

PNC Bank has a policy of providing prompt, although not immediate, availability of funds that you deposit in your checking account. If we delay your availability for one of the reasons discussed below, you may not withdraw the funds in cash and we will not use the funds to pay items presented.

This Policy is applicable to checking accounts only. Please take a moment to familiarize yourself with this Policy.

Determining Availability of a Deposit

We determine availability by counting the number of business days from the business day of your deposit. Every day except Saturday, Sunday and a federal holiday is a business day.

If a deposit is received through one of our branch tellers, ATM, remote deposit scanner, or electronic deposit (i.e. ACH or Real Time Payments) before our cut-off time, we will consider that day to be the day of your deposit. However, if a deposit is received after our cut-off time or on a day that is not a business day, we will consider the deposit as being received on the next business day that we are open. With the exception of deposits made at non-PNC ATMs, our cut-off time is 10:00 p.m. ET. The cut-off time for deposits made at non-PNC Bank ATMs is 3:00 p.m. ET.

Further, deposits made through our night depository after 6:00 a.m. ET may be processed on the next business day.

Availability varies depending on the type of deposit and is explained below.

Checks drawn on banks located outside of the United States are not subject to this Policy. Please inquire regarding availability at the time you make such deposits.

Same-Day Availability

Funds from the following deposits are available on the same business day as the day of their deposit if received prior to our cut-off time of 10:00 p.m. ET:

- All cash deposits made to a PNC Bank teller and PNC ATMs equipped with currency validation technology
- Checks or money orders drawn on PNC Bank will be available on the evening of your deposit to pay checks or items that are presented to us that evening for posting
- Wire Transfers
- Electronic deposits, including but not limited to ACH, Real Time Payments, etc.

Deposits received after our cut-off time of 10:00 p.m. ET or on a day that is not a business day may be available for immediate withdrawal; however, we will consider the deposit as being received on the next business day to pay checks and other items that are presented to us that evening for posting.

Next-Day Availability

If a deposit of checks or money orders is received before the cut-off time on a business day that we are open, funds will be available as follows:

- Checks or money orders drawn on PNC Bank will be available on the evening of your deposit to pay checks or items that are presented to us that evening for posting. The remaining funds will be available on the first business day after the business day of your deposit for all purposes.
- U.S. Treasury checks payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks and U.S. Postal Service money orders payable to you
- State and local government checks that are payable to you, if you use a special deposit ticket available upon request at a PNC Bank branch office
- Non-PNC Bank cashier's, certified and teller's checks that are payable to you, if you use a special deposit ticket available upon request at a PNC Bank branch office

You are required to separate checks requiring special deposit tickets from other checks you are depositing.

If you do not use a special deposit ticket for checks as noted above, or if you use a special deposit ticket inappropriately, your check deposit will receive availability as set forth below in the "Other Check Deposits" section of this Policy.

If your deposit does not meet the requirements above, funds from these deposits will be available as set forth below under "Other Check Deposits."

Other Check Deposits

If your deposit does not include items noted in the Same Day Availability or Next Day Availability sections noted above, then the initial \$100 of any such deposit will be available on the evening of the business day of your deposit to pay items that are presented to us that evening for posting, and additional \$400 will be available on the first business day after the business day of deposit for all purposes. The remaining balance of your deposit will be available the second business day after the business day of your deposit for all purposes.

An Example of a Check Deposit

Day of deposit	1st business day	2nd business day
●		●
Check is deposited – initial \$100 available in posting	Additional \$400 is available for all purposes	Deposit is fully available for all purposes

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks in any one day totaling more than \$6,725.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency such as a failure of communications or computer equipment.

We will notify you of the delay in your ability to withdraw funds for any of the reasons listed, and we will tell you when the funds will be available. In this case, funds from items deposited as set forth above under "Other Check Deposits" will usually be available no later than the fifth business day after the business day of your deposit for all purposes.

Deposits at Non-PNC Bank ATMs

If you make a deposit at an ATM that we do not own or operate, which are those not branded as PNC Bank, funds from any deposits (cash and checks) will be available the fourth business day after the day of your deposit for all purposes.

This rule does not apply at ATMs that we own or operate.

Refusal of a Deposit

We continue to reserve the right not to accept deposits. In some circumstances, items unacceptable for deposit, such as a mutilated check, may be processed as collection items.

Accelerated Availability

If you make a deposit of checks or money orders on a business day that we are open, we may make part of your deposit available to you sooner than otherwise stated in this Policy. The balance of your deposit will become available according to the other terms of this Policy.

Endorsement

It is important that you place your endorsement carefully on the back of all checks you are depositing. A 1½ inch area has been designated for your endorsement. Please ask your PNC Bank customer service representative about proper placement of your endorsement. If your endorsement is illegible because you have endorsed the check in the wrong location, you will be liable for any resulting losses.

Your Responsibility

You agree that PNC Bank may deduct the amount of a deposited check from your account balance if PNC Bank receives notice that the check has not been paid. PNC Bank may make this deduction even if the unpaid check has not yet been returned to the Bank. You agree that PNC Bank may charge an unpaid check against your account even if PNC Bank could claim reimbursement for the check from the bank on which the check was drawn or from some other bank. You agree that PNC Bank may charge a check back even if the charge results in an overdraft.

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