



PNC SMARTACCESS® PREPAID VISA® CARD ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Transactions

Telephone us at: 1-866-304-2818 or write to us at: PNC Bank c/o Visa Inc., USCS P.O. Box 026098, Miami, FL, 33102-6098 as soon as you can, if you think an error has occurred on your PNC *SmartAccess* Card ("Card"). We must allow you to report an error until one hundred and twenty (120) days after the transaction allegedly in error was debited or credited to your Card. You may request a written history of your transactions at any time by calling us at 1-866-304-2818 or writing us at PNC Bank c/o Visa Inc., USCS P.O. Box 026098, Miami, FL, 33102-6098.

If you allege an error, you will need to provide us with the following information:

1. Your name and Card number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. Tell us approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. Our "Business Days" are Monday through Friday, excluding federal holidays.

We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Card within ten (10) Business Days for the amount you think is in error, so that you will have the funds during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your Card, or we may reverse any provisional credit we have made.

For errors involving new Cards, point-of-sale or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For new Cards, we may take up to twenty (20) Business Days to provisionally credit your Card for the amount you think is in error.

We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation and reverse any provisional credit that we may have extended to you during our investigation within five (5) Business Days of sending you such written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at 1-866-304-2818, or visit us on the web at pnc.com/smartaccess.

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