

## PNC SmartAccess<sup>®</sup> Prepaid Visa<sup>®</sup> Card

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$5.00</b>	<b>\$0</b>	<b>\$0</b> in-network	<b>\$4.95*</b>
		<b>\$3.00</b> out-of-network	

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ATM balance inquiry (in-network or out-of-network)	\$0 or \$3.00
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Customer Service (automated or live agent)	\$0
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Inactivity	\$0
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**We charge 6 other types of fees.**

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\*This fee can be lower depending on how and where this card is used.

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

Find details and conditions for all fees and services by visiting

[pnc.com/smartaccess](http://pnc.com/smartaccess) or calling **866-304-2818**.

# Schedule of Fees

## PNC SmartAccess® Prepaid Visa® Card



Effective February 2, 2020

All fees	Amount	Details
<b>Opening and Usage</b>		
Card Opening	\$0	
Monthly Fee	\$5.00	Primary cardholders only. This fee is assessed upon activation of your initial card or upon ordering a replacement card and then each month thereafter.
Purchase Fee	\$0	Signature, PIN or PIN with cash back
Reload Funds (via PNC)	\$0	Via PNC Branch, PNC ATM, and Direct Deposit
Reload Funds (via Visa ReadyLink merchants)	\$4.95	Service charge may be assessed by the Visa ReadyLink merchant. This fee may vary by merchant.
Secondary Card	\$0	
<b>Online Banking and Telephone Banking</b>		
Balance Inquiry	\$0	Via Online or Automated Phone
Text and Email Alerts	\$0	Your wireless carrier may charge you standard text message rates.
<b>ATM and Card Transactions</b>		
In-Network (PNC ATMs) ATM Withdrawal Fee or ATM Balance Inquiry Fee	\$0	Per withdrawal or balance inquiry at PNC Bank ATMs
Out-of-Network (Non-PNC ATMs) ATM Withdrawal Fee or ATM Balance Inquiry Fee	\$3.00	Per withdrawal or balance inquiry at non-PNC ATMs in the United States, Canada, Puerto Rico and U.S. Virgin Islands. When you use a non-PNC ATM, you may also be charged a fee by the ATM operator.
International ATMs ATM Withdrawal Fee or ATM Balance Inquiry Fee	\$5.00	Per withdrawal or balance inquiry at non-PNC ATMs in all other countries. In addition, you may also be charged a fee by the ATM operator.
Teller Withdrawal (PNC Branch)	\$0	
Teller Withdrawal (Non-PNC Branch)	\$0	Additional charges may be assessed by the other financial institution.
Foreign Transaction Fee	3%	Fee calculated on the U.S. dollar amount of each international transaction.
<b>Other Card Charges and Services</b>		
Online Statements	\$0	Via <a href="http://pnc.com/smartaccess">pnc.com/smartaccess</a>
Paper Statements	\$2.00	This fee is assessed for monthly delivery of statements, but not for a one time request.
Card Replacement	\$7.50	
Express Card Delivery	\$25.00	
Balance Refund/Paper Check	\$10.00	For a refund of outstanding balance

Your funds are eligible for FDIC insurance.

No overdraft/credit feature.

If you have questions related to your PNC **SmartAccess** account, visit [pnc.com/smartaccess](http://pnc.com/smartaccess), call 866-304-2818 or write to PNC Bank c/o Visa Inc., USCS P.O. Box 026098, Miami, Florida 33102-6098.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

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