



PNC SmartAccess® Prepaid Visa® Card

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$5.00	\$0	\$0 in-network \$3.00 out-of-network	\$0

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.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services by visiting

pnc.com/smartaccess or calling **866-304-2818**.

PNC SmartAccess® Prepaid Visa® Card

Understanding Important Information



We provide this summary to help you understand the basic terms and conditions of your card. Please be sure to read the full Schedule of Fees and the Terms and Conditions for details concerning your card.

BENEFITS

Thank you for choosing the PNC *SmartAccess* Prepaid Visa Card. You should receive your *SmartAccess*® Card in the mail within 7-10 days after your card is opened. If you do not receive your card within 10 days after your card is opened, please call 1-866-304-2818 to verify that your card was sent to the correct address.

The PNC *SmartAccess* Prepaid Visa Card gives you a secure, easy way to manage your money.

- **Add money quickly and easily... for free**
 - Set up direct deposit and get access to your paycheck right away
 - Deposit cash at any PNC branch¹
 - Deposit cash at any participating Visa ReadyLink retail location²
- **Get easy access to your money**
 - Free access 24 hours a day at over 8,800 PNC ATMs
 - Make purchases at millions of places that accept Visa debit cards
 - Ability to request “cash back” at select merchants
- **Keep track of your balance and transactions**
 - Sign up for text and/or email alerts³ at pnc.com/smartaccess
 - Download the free PNC *SmartAccess* Mobile App⁴
 - View card balance at a PNC ATM
- **Plus, get these great benefits**
 - No overdraft fees to worry about
 - If the card (or it's number) is ever lost or stolen, money will be replaced if you notify PNC promptly of the unauthorized use⁵
 - Quality customer care – You'll have access to dedicated customer service for assistance when you need it
 - If you are an existing PNC customer, you can transfer funds from your other eligible PNC Bank deposit accounts¹



LEARN MORE – ASK QUESTIONS – RESOLVE ISSUES

Online	Visit pnc.com/smartaccess
In Person	Visit us at any branch. Find the location nearest you at pnc.com/locatepnc or by using our Finder App .
By Phone	1-866-304-2818

¹ Primary cardholders only.

² Visa ReadyLink merchants may charge a fee for this service

³ Standard message and data rates may apply.

⁴ PNC does not charge a fee for the *SmartAccess* Mobile App. However, third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the *SmartAccess* Mobile App. Certain other restrictions apply. See the *SmartAccess* Mobile Service Terms and Conditions for details.

⁵ Please refer to the terms and conditions for details.

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Android and Google Play are trademarks of Google Inc.

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Schedule of Fees

PNC SmartAccess® Prepaid Visa® Card



Effective February 25, 2018

All fees	Amount	Details
Opening and Usage		
Card Opening	\$0	
Monthly Fee	\$5.00	Primary cardholders only
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 ReadyLink merchants)	\$0	Via ReadyLink Merchants. Service charge may be assessed by the merchant.
Secondary Card	\$0	
Online Banking and Telephone Banking		
Balance Inquiry	\$0	Via Online or Automated Phone
Text and Email Alerts	\$0	Your wireless carrier may charge you standard text message rates.
ATM and Card Transactions		
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. Other financial institutions and/or ATM operators may charge for using their ATMs.
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. Other financial institutions and/or ATM operators may charge for using their ATMs.
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.
Other Card Charges and Services		
Online Statements	\$0	Via pnc.com/smartaccess
Paper Statements	\$2.00	Per month
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, 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.

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.

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