

PNC SmartAccess[®] Prepaid Visa[®] Card

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

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 7 other types of fees.

*The monthly fee is waived for primary cardholders who are employed at PNC.

**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. Your funds are insured up to \$250,000 by the FDIC in the event PNC fails. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

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

Find details and conditions for all fees and services by visiting pnc.com/smartaccess or calling **866-304-2818**.

Schedule of Fees

PNC SmartAccess® Prepaid Visa® Card



Effective December 13, 2020

All fees	Amount	Details
Opening and Usage		
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. The monthly fee is waived for primary cardholders who are employed at PNC.
Per Purchase Fee	\$0	Signature, PIN or PIN with cash back
Reload Funds (via PNC)	\$0	Via PNC Branch, PNC ATM, and Direct Deposit
Cash Reload (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	
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. When you use a non-PNC ATM, you may also be charged a fee by the ATM operator.
International ATM Withdrawal Fee	\$5.00	Per withdrawal at non-PNC ATMs in all other countries. In addition, you may also be charged a fee by the ATM operator.
International ATM Balance Inquiry Fee	\$5.00	Per 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.
Other Card Charges and Services		
Online Statements	\$0	Via pnc.com/smartaccess
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

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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.

PNC **SmartAccess** is a registered trademark of The PNC Financial Services Group, Inc.

Visa is a registered trademark of Visa International Service Association and used under license.