Consumer Schedule of Service Charges and Fees
Checking, Savings and Money Market Accounts

Effective December 2, 2023
All Markets. All prices are subject to change. Products, services and prices may vary by market.

Account Opening and Usage – Checking

Performance Select Checking
Minimum Deposit to Open ........................................................................................................... $0.00
Monthly Service Charge ........................................................................................................... $25.00
No Monthly Service Charge if you meet any one of the following:
• $5,000.00 combined average monthly balance in this and up to 8 additional PNC Bank consumer checking accounts you have chosen to link
• $25,000.00 combined average monthly balance across PNC Bank consumer deposit and/or PNCI investment accounts you have chosen to link
• $5,000.00 in qualifying monthly direct deposits to this account during the statement period
• Account holder is a PNC Employee

Monthly service charge waived on up to 8 additional consumer checking, savings or money market accounts you have chosen to link

Balance Earns Interest
Minimum daily balance to obtain the Annual Percentage Yield:
$2,000.00 – $9,999.99
$10,000.00 – $49,999.99
$50,000.00 – $99,999.99
$100,000.00 +

Performance Checking
Minimum Deposit to Open ........................................................................................................... $0.00
Monthly Service Charge ........................................................................................................... $15.00
No Monthly Service Charge if you meet any one of the following:
• $2,000.00 average monthly balance in this account
• $10,000.00 combined average monthly balance across PNC Bank consumer deposit accounts you have chosen to link
• $2,000.00 in qualifying monthly direct deposits to this account during the statement period($1,000.00 for WorkPlace or Military Banking customers)
• Account holder is a PNC Employee

Monthly service charge waived on one consumer savings or money market account you have chosen to link

Balance Earns Interest
Minimum daily balance to obtain the Annual Percentage Yield:
$2,000.00 – $9,999.99
$10,000.00 – $49,999.99
$50,000.00 – $99,999.99
$100,000.00 +

Interest Checking (Limited Availability)
Minimum Deposit to Open ........................................................................................................... $0.00
Monthly Service Charge ........................................................................................................... $13.00
No Monthly Service Charge if you meet the following:
• $2,000.00 average monthly balance in this account
• When you link this account as a benefit account to your Performance Select checking or Virtual Wallet with Performance Select
• Account holder is a PNC Employee
• Balance Earns Interest

Minimum daily balance to obtain the Annual Percentage Yield:
$100.00 – $1,999.99
$2,000.00 – $9,999.99
$10,000.00 – $49,999.99
$50,000.00 – $99,999.99
$100,000.00 +

For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).

Foundation Checking
Minimum Deposit to Open ........................................................................................................... $0.00
Monthly Service Charge ........................................................................................................... $5.00
No Monthly Service Charge if you meet any one of the following:
• Account holder is a PNC employee
Standard Checking
Minimum Deposit to Open ................................................................. $0.00
Monthly Service Charge ........................................................................................................ $7.00
No Monthly Service Charge if you meet any one of the following
- $500.00 average monthly balance in this account
- $500.00 in qualifying monthly direct deposits to this account during the statement period
- When you link this account as a benefit account to your Performance Select checking or Virtual Wallet with Performance Select
- Account holder is age 62 or over
- Account holder is a PNC employee

FOR ALL DEPOSIT ACCOUNTS: We will only link accounts at your direction. If you do not direct us to link accounts, you will not receive associated benefits.
You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship rate benefits has been met, such as: the balance of the account, the number and total dollar amount of direct deposits received per month and the number of debit and/or credit card purchases posted per month.

Account Opening and Usage – Money Market and Savings

Premiere Money Market
Minimum Deposit to Open ................................................................. $0.00
Monthly Service Charge ........................................................................................................ $12.00
No Monthly Service Charge if you meet the following:
- $5,000.00 average monthly balance in this account
- When you link this account as a benefit account to your Performance checking, Performance Select checking or Virtual Wallet with Performance Select

Balance Earns Interest
Minimum daily balance to obtain the Annual Percentage Yield:
$1.00 – $9,999.99
$10,000.00 – $24,999.99
$25,000.00 – $49,999.99
$50,000.00 – $99,999.99
$100,000.00 – $249,999.99
$250,000.00 – $499,999.99
$500,000.00 – $999,999.99
$1,000,000.00 +
Relationship rate available – see your Rate Disclosure for details

Standard Savings
Minimum Deposit to Open ................................................................. $0.00
Monthly Service Charge ........................................................................................................ $5.00
No Monthly Service Charge if you meet any one of the following:
- $300.00 average monthly balance in this account
- At least one Auto Savings transfer of $25.00 or more in the current statement period from your PNC checking
- Account holder is under age 18
- When you link this account as a benefit account to your Performance checking, Performance Select checking or Virtual Wallet with Performance Select
- First year for Foundation Checking customers

Balance Earns Interest
Minimum daily balance to obtain the Annual Percentage Yield:
$1.00 – $2,499.99
$2,500.00 +
Relationship rate available – see your Rate Disclosure for details

S is for Savings
Minimum Deposit to Open ................................................................. $0.00
Monthly Service Charge ........................................................................................................ $5.00
No Monthly Service Charge if you meet any one of the following:
- Account holder is under age 18
- $300.00 average monthly balance in this account
- At least one Auto Savings transfer of $25.00 or more in the current statement period from your PNC checking
Balance Earns Interest
Minimum daily balance to obtain the Annual Percentage Yield:
$1.00 – $499.99
$500.00 – $1,499.99
$1,500.00 +

For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).

FOR ALL DEPOSIT ACCOUNTS: We **will only link accounts at your direction. If you do not direct us to link accounts, you will not receive associated benefits.**

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship rate benefits has been met, such as: the balance of the account, the number and total dollar amount of direct deposits received per month and the number of debit and/or credit card purchases posted per month.

### Debit Cards and ATM Transactions

**PNC Bank Visa® Debit and PNC Banking Card**
- No charge

**Affinity Visa Debit Cards**
- No charge

**PNC Heart Design Visa Debit Card**
- $5.00 per year
  
  *The $5 annual fee for every Heart Design Visa Debit Card is donated to the American Red Cross.*

  *The American Red Cross name is a registered trademark owned by the American National Red Cross and is used with its permission*

**PNC Banking Card**
- No charge

**Card Replacement**
- Performance Select Checking: No charge
- All other accounts: $7.50 each

**Expedited Card Delivery**
- $25.00 each

**PNC Bank ATM Transaction Fees**

*Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits*

**At PNC Bank ATMs**
- No charge

**At non-PNC Bank ATMs in the United States**

Canada, Puerto Rico and the U.S. Virgin Islands
- Performance Select Checking: No charge
- All other accounts: $3.00 each

**At non-PNC Bank ATMs in all other countries**
- Performance Select Checking: No charge
- All other accounts: $5.00 each

**Number of non-PNC Bank ATM Fees Reimbursed**

- Performance Checking: 2
  
  *The fee for the first two on Performance Checking domestic or international non-PNC ATM transactions made during the statement period will be reimbursed to your account at the end of the statement period. If your account is closed, or if you change your account type before the end of the statement period, fees will not be reimbursed. Fees in excess of two on Performance Checking per statement period will not be reimbursed.*
  
  *All other accounts:* Not reimbursed

**Other Financial Institutions’ ATM Surcharge Fees**

Performance Select Checking: Reimbursed up to $10.00 at the end of the statement period.

Performance Checking: Reimbursed up to $5.00 at the end of the statement period.

All other accounts: Not reimbursed

**Debit Card Cash Advance Fee**

**At a PNC Bank branch**
- Performance Select Checking: No charge
- All other accounts: $3.00 each

**At Other Financial Institutions that accept Visa**
- Performance Select Checking: No charge
- All other accounts: $5.00 each

**International Purchases and Cash Advances Fee**
- 3% of amount
Overdraft Services

Overdraft Item Fee ................................................................................................................................................. $36.00 per item
An Overdraft Item fee is assessed when PNC pays an item for a customer. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Maximum number of Overdraft Fees .................................................................................................................. 1 per day

Overdraft Balance Threshold ............................................................................................................................... $5.00
If the account is overdrawn by $5.00 or less after all transactions are posted for the day, any overdraft item fees are automatically refunded.

Returned Item Fee .............................................................................................................................................. No charge
A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.

Overdraft Protection Transfer Fee
Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft
All accounts .......................................................................................................................................................... No charge

Online Banking and PNC Voice Banking SM

Automated Transfers 11 ....................................................................................................................................... No charge
Online Bill Pay 10 ............................................................................................................................................... No charge
Online Banking and Bill Pay through Quicken 610 ................................................................................................. No charge

Statement Options

Online Banking Statement Only ............................................................................................................................... No charge
Requires Online Banking enrollment by accepting the online terms and conditions

Paper Statement Only
Customer is not enrolled in Online Banking and receives a Paper Statement
Canceled checks and check images are not returned with the statement.
Foundation Checking ........................................................................................................................................... $2.00 per month
Standard Checking .............................................................................................................................................. No charge if you meet any one of the options to avoid the monthly service charge; otherwise, $3.00 per month
All other accounts ................................................................................................................................................ No charge

Dual Statement Delivery of both Online Banking and Paper Statements
Customer is enrolled in Online Banking and receives both an Online Banking Statement and a Paper Statement
Canceled checks and check images are not returned with the statement.
Foundation Checking ........................................................................................................................................... No charge
Performance Select Checking .............................................................................................................................. $2.00 per month
All other accounts ............................................................................................................................................... $3.00 per month

Paper Statement with Check Images
Paper statement with check images (front side only). Fee is charged every month, even if there are no check images that month. Not available with money market accounts.
Performance Select Checking .............................................................................................................................. No charge
All other checking accounts ................................................................................................................................... $5.00 per month

PNC offers reformed statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-888-PNC-BANK (1-888-762-2265).

Wire and Money Transfers

Domestic Wires
Incoming
Performance Select Checking ................................................................................................................................. No charge
All other accounts ............................................................................................................................................... $15.00 each

Agent-Assisted Outgoing
Performance Select Checking .............................................................................................................................. No charge
All other accounts ............................................................................................................................................... $30.00 each

Self-Service Outgoing
Performance Select Checking ................................................................................................................................. No charge
All other accounts ............................................................................................................................................... $25.00 each

International Wires
Incoming (no minimum amount) ............................................................................................................................. $15.00 each
Agent-Assisted Outgoing ...................................................................................................................................... $50.00 each
Self-Service Outgoing – Sent in US Dollars (USD) ................................................................................................. $40.00 each
Self-Service Outgoing – Sent in Foreign Currency (FX) ......................................................................................... $5.00 each
Agent Assisted International Money Transfer ...................................................................................................... $10.00 each
Self-Service International Money Transfer ........................................................................... $5.00 each

International Money Transfer is available on certain transactions based on the destination country, enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available, International Wire fees apply.

Other Account Charges and Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checks and Supplies</td>
<td>All accounts</td>
<td>Pricing varies</td>
</tr>
<tr>
<td>Performance Select Checking</td>
<td></td>
<td>No charge for PNC-exclusive checks ($10.00 discount on select designs)</td>
</tr>
<tr>
<td>Performance Checking</td>
<td></td>
<td>$5.00 discount on select designs</td>
</tr>
<tr>
<td>Counter Checks</td>
<td>Blank checks available at any PNC branch</td>
<td>$1.50 each</td>
</tr>
<tr>
<td>Legal Process Fee</td>
<td>Fee applies to each legal order received that requires PNC to take action related to the funds in the account. PNC’s actual attorney fees and court costs, when applicable, may be assessed in addition to the Legal Process Fee.</td>
<td>Up to $100.00 each</td>
</tr>
<tr>
<td>Non-Client Check Cashing Fee</td>
<td>This fee will be charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.</td>
<td>No charge</td>
</tr>
<tr>
<td>For check amounts of $25 or less</td>
<td></td>
<td>2% of the check amount ($2.00 minimum)</td>
</tr>
<tr>
<td>For check amounts greater than $25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PNC Express Funds</td>
<td>PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, a PNC ATM, or Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Consumer Funds Availability Policy.) PNC Express Funds is not eligible for check amounts less than $25.</td>
<td>2% of the check amount over $100, $2.00 fee for check amounts from $25 to $100</td>
</tr>
<tr>
<td>Transaction Limit Fee</td>
<td>Fee for a transaction in excess of the permissible number of transactions from a savings or money market account within the monthly statement period.</td>
<td>$3.00 each</td>
</tr>
<tr>
<td>Return of Deposited or Cashed Item</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>Redeemed of Returned Deposited or Cashed Item</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card</td>
<td>No charge</td>
</tr>
<tr>
<td>Performance Select Checking</td>
<td></td>
<td>$33.00 each</td>
</tr>
<tr>
<td>All other accounts</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Images and Photocopy Requests

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-service Requests through Online Banking</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>View, print and save digital images of checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) available in your Online Account Activity and for checks available within the Activity Detail with Online Statements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List</td>
<td>Performance Select Checking ........................................................................... No charge</td>
<td></td>
</tr>
<tr>
<td>Performance Checking</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>All other accounts</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>Statement Requests</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>Self-service Requests of Online Statements through Online Banking</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>Staff-Assisted Statement Requests</td>
<td>Includes online requests to mail or fax statement copies</td>
<td>$5.00 per item</td>
</tr>
</tbody>
</table>
| Additional Services Available to PNC Customers

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Alternatives</td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td>Cashier's Checks</td>
<td>Performance Select Checking ........................................................................... No charge</td>
<td></td>
</tr>
<tr>
<td>Performance Checking</td>
<td></td>
<td>$5.00 each</td>
</tr>
</tbody>
</table>

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Foundation Checking ................................................................. No charge
All other accounts ............................................................... $10.00 each

**International Services**

**Foreign Currency Exchange Rate** ..................................................... Dependent upon current applicable PNC exchange rate

**Foreign Check Deposit Exchange Rate** ..................................................... Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate

**Collections ($100.00 USD minimum amount)** ..................................................... $25.00 per item

*Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added

**Safe Deposit Box**

**Annual Rental Fee**
All accounts ................................................................. Pricing varies

**Automatic Deduction of Rental Fee** ..................................................... $5.00 discount

*Applied when annual rental fee is automatically deducted from your checking or savings account.
Discount is applied in addition to any other discount.

**Late Payment Fee** ............................................................... $10.00

*Fee if payment is 30 days past due

**Servicing Fees**

**Inventory by bank personnel** ................................................................. $40.00 per hour

*Minimum 1 hour charge

**Replacement Keys (per set)** ................................................................. $15.00 plus tax

**Lock Replacement** ................................................................. $15.00

*Cost of replacement keys are added