PNC Virtual Wallet Checking Pro

Features and Fees

Effective July 12, 2020

All prices are subject to change. Products, services and prices may vary by market.

You may choose to have a Virtual Wallet Checking Pro with a Spend account only, or with Spend, Reserve and Growth accounts. If you choose to only have a Spend account, the Reserve and Growth account information in this schedule does not apply.

### Spend Account

<table>
<thead>
<tr>
<th>Minimum Deposit to Open</th>
<th>$0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Service Charge</td>
<td>$0.00</td>
</tr>
<tr>
<td>Balance earns interest</td>
<td>No</td>
</tr>
</tbody>
</table>

### Reserve and Growth Accounts (if you choose to open)

<table>
<thead>
<tr>
<th>Minimum Deposit to Open</th>
<th>Reserve: $0</th>
<th>Growth: $0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Service Charge</td>
<td>Reserve: $0</td>
<td>Growth: $0</td>
</tr>
<tr>
<td>Balance earns interest</td>
<td>Reserve: No</td>
<td>Growth: Yes</td>
</tr>
</tbody>
</table>

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

PNC reserves the right to refuse or return any deposit amount to you that causes the combined balance of all of your Virtual Wallet Growth accounts with us to exceed $5,000,000 (including any jointly owned, or in the case of an account owned by a living trust, jointly managed accounts).

The Spend, Reserve, and Growth accounts of Virtual Wallet Checking Pro cannot be linked to other PNC accounts for purposes of receiving pricing benefits.

### Debit Card and ATM Transactions

#### PNC Bank Visa® Debit Card Fees:

- **PNC Bank Visa Debit Card**: Required. No charge
- **Affinity Visa Debit Cards**: No charge
- **USA Flag Visa Debit Card (specialty card)**: $5.00 per year
  
  ($5.00 annual fee for the USA Flag card is donated to the American Red Cross)
- **Card Replacement**: No charge
- **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 and non-PNC Bank ATMs** (No charge)
- **Other Financial Institutions’ ATM Surcharge Fees**
  
  Includes total combined fees from your Spend, Reserve or Growth accounts reimbursed to your Spend account.

  - **Reimbursed up to $20.00 at the end of the statement period.**

#### Debit Card Cash Advance Fee:

- **At PNC Bank branch**: No charge
- **At other financial institutions that accept Visa**: No charge

#### International Purchases and Cash Advances Fee:

- **3% of the transaction amount**

### Overdraft Services

#### Overdraft Item and Returned Item Fee

- **An Overdraft Item fee is charged when the item is paid.**
- **A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.**

- **$36.00 per item**

#### Maximum Number of Overdraft and Returned Item Fees

- **4 per day**
Overdraft Balance Threshold

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.

Overdraft Protection Transfer Fee

If you overdraw your Spend account and you have a Virtual Wallet Checking Pro with a Reserve and Growth account, money will be transferred first from your Reserve account and then from your Growth account. You may choose to have a PNC Credit Card, PNC Line of Credit or other PNC deposit account set up as overdraft protection for your Spend account in place of your Growth account.

Online Banking and PNC Voice Banking

Automated Transfers

Staff-Assisted Transfers

Online Bill Pay

Statement Options

Online Banking Statement

Requires Online Banking enrollment by accepting the online terms and conditions. Once enrolled in Online Banking, you will receive online statements even if you elect to receive paper statements.

Paper Statement

Cancelled checks and check images are not returned with the statement

Paper Statement with Check Images

Cancelled checks and check images are not returned with the statement

PNC offers reformatted 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).

ATM Statements (available at select ATMs)

Min Statement at PNC Bank ATMs

Statements at non-PNC Bank ATMs

Interim (snapshot) Statements

Wire Transfers

Domestic Wires

Incoming (no minimum amount)

Outgoing (no minimum amount)

Additional Fee for Wires Initiated over the Phone

International Wires

Incoming (no minimum amount)

Outgoing ($100 USD minimum amount)

Tracer

Other Account Charges and Services

Account Research

Minimum charge of $15.00

Checks and Deposit Tickets

No charge for PNC-exclusive checks;

$12.00 discount on select designs

Collection items

Fee for items that cannot be credited until payment is received from the payor’s bank or the government, including bond transactions (except for Series E, H, EE, HH or I), drafts, notes or check items. Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.

Counter Checks

Blank checks available at any PNC branch

Early Closure Fee

Fee assessed if your Spend account is closed within 180 days of opening

Legal Process Charge

Fee if funds from the account are frozen or seized under orders. PNC’s actual attorney fees and court costs, when applicable, are added.
Non-Client Check Cashing Fee
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.

For check amounts of $25 or less........................................................................................................... No charge
For check amounts greater than $25..................................................................................................... $2% of the check amount ($2.00 minimum)

PNC Express Funds
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.

Transaction Limit Fee*................................................. $15.00 each
Fee per monthly service charge period when the permissible number of transactions from your Growth, savings or money market account is surpassed; charged for the second occurrence and each occurrence thereafter when there is an occurrence within 12 monthly service charge periods.

Return of Deposited or Cashed Item........................................ $12.00 each
Fee if a deposited or cashed item is returned unpaid

Redeposit of Returned Deposited or Cashed Item................................. No charge

Stop Payment ........................................................................ No charge
For a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card

Images and Photocopy Requests

Self-service Requests through Online Banking .............................. No charge
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

Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List.............................................. No charge
Self-service Requests to Mail or Fax Items........................................ No charge
Staff-Assisted Photocopy Requests......................................................... No charge
For assistance from a Branch or Telephone Customer Service Representative

Statement Requests
Self-service Requests of Online Statements through Online Banking........................................ No charge
Staff-Assisted Statement Requests......................................................... $5.00 per statement
Includes online requests to mail or fax statement copies

Additional Services Available to Virtual Wallet Checking Pro Customers

Cash Alternatives
Cashier’s Checks ........................................................................ $10.00 each

International Services*

Foreign Currency Exchange Rate ................................................. Dependent upon current PNC applicable 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 USD minimum collection 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 ........................................................................ Pricing varies by size and location;
Automatic Deduction of Rental Fee .............................................. $5.00 discount off annual rental fee
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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory by bank personnel</td>
<td>$40.00 per hour</td>
</tr>
<tr>
<td>Minimum 1 hour charge</td>
<td></td>
</tr>
<tr>
<td>Replacement Keys (per set)</td>
<td>$15.00 plus tax</td>
</tr>
<tr>
<td>Lock Replacement</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

Cost of replacement keys are added.

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**FOOTNOTES:**

1. See the PNC Virtual Wallet Fine Print: “What You Need to Know”, “Interest and Balance Computation” section for details.
2. PNC Bank charges may apply for use of another financial institution's or ATM operator's ATMs. Additionally, other financial institutions and/or ATM operators may charge for using their ATMs.
3. In the event PNC determines that there has been fraudulent or excessive ATM usage on the account, PNC is not obligated to reimburse any related surcharge fees, and any related reimbursements must be repaid. Surcharge fees not identified within the transaction by the originating financial institution may not be reimbursed. Any fee reimbursements occur at the end of the statement period.
4. Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from your Reserve, Growth or other PNC deposit account are in the exact amount of the overdraft. Transfers from a line of credit or credit card are a minimum of $50, rounded upward to the next whole dollar. Transfers from a credit card are subject to the cash advance limits and may be charged a cash advance fee on the credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.
5. You may not make more than a total of six (6) transfers each statement cycle from a savings or money market account to other accounts (including transfers to another account for overdraft protection) or to third parties by check, through point-of-sale purchase transactions or similar debit card transactions, by pre-authorized or automatic agreements, telephone, online or similar order payable to a third person. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in your Savings or Money Market account being changed to a Standard Checking account, which will be subject to the features and fees as described in the Consumer Schedule of Service Charges and Fees in effect at that time. We reserve the right to suspend enforcement of these transaction limitations, at our discretion.
6. There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
7. In the event your Spend account is closed, your Reserve will become a Spend-Only Virtual Wallet Checking Pro and your Growth will become a stand-alone PNC High Yield Savings and will be subject to the features and fees as described in the Consumer Schedule of Service Charges and Fees in effect at that time.

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