

PNC Virtual Wallet Features and Fees



Effective December 9, 2018

Delaware, Florida, Illinois (excluding Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will and Winnebago Counties), Indiana (excluding Jasper, Lake and LaPorte Counties), Kentucky, Maryland, Michigan, Missouri (Franklin, Jefferson, St. Charles, St. Louis, Warren Counties and the city of St. Louis only), New Jersey, New York (New York City only), Ohio, Pennsylvania, Virginia (Accomack, Alexandria City, Arlington, Chesapeake City, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, James City, Loudoun, Manassas City, Newport News City, Norfolk City, Northampton, Prince William, Spotsylvania, Stafford and Virginia Beach City Counties only), West Virginia (Monongalia County only) and Washington D.C. markets

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

Account Opening and Usage

Virtual Wallet is comprised of 3 accounts working together:

- Your Spend account is a non-interest-bearing checking account.
- Your Reserve account is an interest-bearing checking account used for short term savings goals.
- Your Growth account is a savings account which earns interest and can be used for longer term savings goals.

	<u>Spend</u>	<u>Reserve</u>	<u>Growth</u>
Minimum Deposit to Open	\$25.00	\$0	\$0
<i>The minimum deposit to open for the Spend account is \$0 if the account is opened online.</i>			
Monthly Service Charge	\$7.00	\$0	\$0
No Monthly Service Charge if you meet any one of the following			
<ul style="list-style-type: none"> \$500 combined average monthly balance in your Spend and/or Reserve accounts \$500 in qualifying¹ monthly direct deposits to your Spend account during the statement period Account holder is age 62 or over Provide proof of active enrollment in a qualifying educational institution (expires 6 years after the account is enrolled in the student banking program) 			
Balance earns interest ²	No	Yes	Yes
Minimum daily balance to obtain the Annual Percentage Yield (APY)	N/A	\$1 +	\$1 – \$2,499.99 \$2,500 +

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).

Balances on your Growth account will receive a standard variable savings rate and APY. Beginning with the calendar month following the date you open your Virtual Wallet, you can qualify for a higher variable relationship rate in any month in which you meet any one of the following requirements:

- Make a combination of 5 or more debit card and/or credit card transactions during the previous calendar month.
 - Qualifying debit card transactions are either PIN or non-PIN point-of-sale transactions made from your Virtual Wallet Spend account.
 - Qualifying credit card transactions are signature based point-of-sale transactions made from a PNC consumer credit card you have chosen to link to your Virtual Wallet online view.
 - Cash advances and ATM transactions are not considered qualifying transactions.
 - Transactions are considered to be made when the transaction posts to the Spend or credit card account, which may be later than the date you initiated the transaction.
- Have \$500 in qualifying¹ direct deposits to your Spend account during the previous calendar month.

When either the standard or relationship rate is applied, your Growth account will earn interest on the entire account balance each day at the interest rate and APY in effect for the appropriate balance tier.

We will only link accounts at your direction. If you have not directed PNC to link another account to your Virtual Wallet, the accounts will not be linked and you will not receive a Relationship Rate or other relationship benefits on your unlinked PNC accounts. The requirement that you direct us to link accounts in order for you to receive benefits applies to all of your PNC accounts.

If You Are A Student: Some PNC Bank products may come with special benefits for students. Account benefits may vary by school. You must tell us when you obtain a new PNC Bank product or service that you are a student in order to receive any student benefits available for that PNC Bank product or service. That means that even if you told us when you opened your Virtual Wallet account that you are a student, you may not automatically receive available student benefits for other PNC Bank products or services you have or are receiving. We may require additional authorization or direction in order to provide some student benefits to you. Visit the Student & Graduate Center on pnc.com for additional information.

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

Debit Card and ATM Transactions

PNC Bank Visa® Debit Card Fees:

PNC Bank Visa Debit Card Required. No charge

A Debit Card will be issued when your Virtual Wallet is opened, or you may link your Virtual Wallet to an existing PNC Debit Card or University ID card (if available).

Affinity Visa Debit Cards (specialty cards) **\$10.00** per year

Cards include Pittsburgh Pirates (PNC Park), Pittsburgh Steelers, WBS Penguins, Washington Nationals, Chicago Bears, Cincinnati Reds, USA Flag (\$5.00 of the \$10.00 fee for the USA Flag card is donated to the American Red Cross annually).

Card Replacement	\$7.50 each
Expedited Card Delivery	\$25.00 each
PNC Bank ATM Transaction Fees:	
<i>Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.</i>	
At PNC Bank ATMs	No charge
At non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands ³	\$3.00 each
At non-PNC Bank ATMs in all other countries ³	\$5.00 each
Number of reimbursements for non-PNC ATM Fees For non-Student Accounts	Not reimbursed
Note: Effective 3/17/19: The fee for the first two (2) domestic or international non-PNC Bank ATM transactions made on your Spend Reserve or Growth accounts during the statement period will be reimbursed ⁴ to your Spend account at the end of the statement period. Fees in excess of two per statement period will not be reimbursed.	
For Student Accounts	2
<i>The fee for the first two domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts enrolled in the student banking program during the statement period will be reimbursed to your Spend account at the end of the statement period. Fees in excess of two per statement period will not be reimbursed.</i>	
Other Financial Institutions' ATM Surcharge Fees	Not reimbursed
Note: Effective 3/17/19: Other financial institutions' ATM surcharge fees will be reimbursed ⁴ up to \$5.00 per statement period. The first \$5.00 of other financial institution' ATM surcharge fees made on your Spend, Reserve or Growth account during the statement period will be reimbursed to your Spend account at the end of the statement period. Fees in excess of \$5.00 per statement period will not be reimbursed.	
Debit Card Cash Advance Fee:	
At PNC Bank branch	\$3.00 each
At other financial institutions that accept Visa	\$5.00 each
International Purchases and Cash Advances Fee	3% of the transaction amount

Overdraft Services

Overdraft Item and Returned Item Fee	\$36.00 per item
<i>An Overdraft Item fee is charged when the item is paid.</i>	
<i>A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.</i>	
Student - Accounts will receive a courtesy fee refund of any Overdraft Item or Returned Item fees associated with your first overdraft event occurring within the first 12 months after opening.	
Note: If your account remains overdrawn after the first event, the Continuous Overdraft Fee may apply.	
Maximum Number of Overdraft and Returned Item Fees	4 per day
Overdraft Balance Threshold	\$5.00
<i>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.</i>	
Continuous Overdraft Fee	\$7.00 per day
<i>Fee assessed each day the account remains overdrawn for 5 or more consecutive calendar days, up to a maximum of \$98.00. This fee is in addition to any other overdraft fees assessed.</i>	
Overdraft Protection Transfer Fee ⁵	No charge
<i>If you overdraw your Spend account, money will be transferred first from your Reserve account and then from your Growth⁵ 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.</i>	

Online Banking and PNC Voice BankingSM

Automated Transfers ⁶	No charge
Staff-Assisted Transfers ⁶	\$3.00 each
Online Bill Pay ⁷	No charge

Statement Options

Online Banking Statement	No charge
<i>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.</i>	
Paper Statement	\$2.00 per month per account.
<i>Fees are assessed to the Spend account. If you elect to receive paper statements or if you do not complete your Online Banking enrollment by accepting the online terms and conditions and continue to receive a paper statement by mail after your first statement, there will be a \$2.00 fee per month. No charge if account holder is age 62 or over</i>	
Paper Statement with Check Images	\$3.00 per month
<i>Available on the Spend account only. Paper statement with check images (front side only). Fee is charged every month even if there are no check images for that month.</i>	
ATM Statements (available at select ATMs)	
Mini Statement at PNC Bank ATMs	\$1.50 each
Full Statement at PNC Bank ATMs	\$2.00 each

Mini or Full Statement at non-PNC Bank ATMs	\$2.50 each
Interim (snapshot) Statements	\$5.00 each

Wire Transfers

Domestic Wires

Incoming (no minimum amount)	\$15.00 each
Student - Accounts enrolled at a participating school will receive 1 free domestic incoming wire per statement period. To determine if your school is participating, go to pnc.com/studentbanking or call 1-877 PNC-1000.	
Outgoing (no minimum amount)	\$30.00 each
Additional Fee for Wires Initiated over the Phone	\$15.00 each

International Wires

Incoming (no minimum amount)	\$15.00 each
Student – Accounts enrolled at a participating school will receive 1 free international incoming wire per statement period. To determine if your school is participating, go to pnc.com/studentbanking or call 1-877 PNC-1000.	
Outgoing (\$100 USD minimum amount)	\$45.00 each
Tracer	\$15.00 each

Other Account Charges and Services

Account Research	\$25.00 per hour
<i>Minimum charge of \$15.00</i>	
Checks and Deposit Tickets	Pricing varies
Collection items	\$25.00 each
<i>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.</i>	
Counter Checks	\$1.50 each
<i>Blank checks available at any PNC branch</i>	
Early Closure Fee ⁸	\$25.00
<i>Fee assessed if your Spend account is closed within 180 days of opening</i>	
Escheat Charge (Philadelphia only)	\$20.00 per account
<i>Fee if account funds must be turned over to the state as "abandoned property" under applicable state law</i>	
Legal Process Charge	\$100.00 each
<i>Fee if funds from the account are frozen or seized under orders. PNC's actual attorney fees and court costs, when applicable, are added.</i>	
Non-Client Check Cashing Fee	
<i>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.</i>	
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	2% of the check amount (\$2.00 minimum charge)
<i>PNC Express Funds provides an option for immediate availability on approved checks deposited through 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.)</i>	
Regulation D Violation Fee ⁶	\$15.00 each
<i>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 violation and each violation thereafter when there is a violation within 12 monthly service charge periods.</i>	
Return of Deposited or Cashed Item	\$12.00 each
<i>Fee if a deposited or cashed item is returned unpaid</i>	
Redeposit of Returned Deposited or Cashed Item	No charge
Stop Payment	\$33.00 each
<i>Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card</i>	

Images and Photocopy Requests

Self-service Requests through Online Banking	No charge
<i>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</i>	
Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List	\$3.00 per item
Self-service Requests to Mail or Fax Items	
Checks, Substitute Checks and Deposit Tickets	\$1.00 per item
Items within a Deposit Ticket Detail List	\$3.00 per item

Staff-Assisted Photocopy Requests	\$5.00 per item
<i>Fee for assistance from a Branch or Telephone Customer Service Representative</i>	
Statement Requests	
Self-service Requests of Online Statements through Online Banking	No charge
Staff-Assisted Statement Requests	\$5.00 per statement
<i>Includes online requests to mail or fax statement copies</i>	

Additional Services Available to Virtual Wallet Customers

Cash Alternatives

Cashier's Checks	\$10.00 each
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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
<i>* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.</i>	

Safe Deposit Box

Annual Rental Fee	Pricing varies by size and location
Automatic Deduction of Rental Fee	\$5.00 discount off annual rental fee
<i>Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.</i>	
Late Payment Fee	\$10.00
<i>Fee if payment is 30 days past due</i>	
Servicing Fees	
Inventory by bank personnel	\$40.00 per hour
<i>Minimum 1 hour charge</i>	
Replacement Keys (per set)	\$15.00 plus tax
Lock Replacement	\$15.00
<i>Cost of lock and replacement keys, as well as time and mileage of locksmith, are added</i>	

FOOTNOTES:

- 1 A qualifying direct deposit is a recurring electronic deposit made by an employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device or the mail are not eligible to meet this requirement.
- 2 See the PNC Virtual Wallet Fine Print "What You Need to Know", "Interest Payment and Balance Computation" section for details.
- 3 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.
- 4 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.
- 5 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 \$50.00, rounded upward to the next whole dollar. Transfers from a line of credit or credit card may be charged a fee on the line of credit or credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.
- 6 A federal regulation prohibits you from making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of sale purchase transactions with a banking card, by pre-authorized or automatic agreements, telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Growth, Savings or Money Market account to a Standard Checking account 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.
- 7 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
- 8 In the event your Spend account is closed, you will lose your Virtual Wallet and your Reserve and Growth accounts will become stand-alone Interest Checking and Standard Savings accounts respectively, 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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