Consumer Schedule of Service Charges and Fees

Performance Checking

Effective November 1, 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.

<table>
<thead>
<tr>
<th>Account Opening and Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Deposit to Open</td>
</tr>
<tr>
<td>Monthly Service Charge</td>
</tr>
</tbody>
</table>

No Monthly Service Charge if you meet any one of the following:

- **$2,000** average monthly balance in this account
- **$15,000** combined average monthly balance across PNC Bank consumer deposit, loan and/or PNCI investment accounts you have chosen to link

**Note:** Effective 3/17/2019:

$10,000 combined average monthly balance only across PNC Bank consumer deposit accounts you have chosen to link. Loan and/or PNCI Investment account balances will no longer be included in the combined average monthly balance calculation.

- **$2,000** in qualifying monthly direct deposits to this account during the statement period ($1,000 for WorkPlace or Military Banking customers)

Monthly service charges 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–$9,999.99
- $10,000–$49,999.99
- $50,000–$99,999.99
- $100,000+

We will only link accounts at your direction. If you have not directed PNC to link another account to your Performance Checking account, the accounts will not be linked and you will not receive any applicable waivers of monthly service charges 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.

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 and Banking Card Fees**

- **PNC Bank Visa Debit Card**: No charge
- **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)

- **PNC Banking Card**: $10.00 per year

  Fee is charged upon card opening and on the anniversary date every year after. Fee does not apply to University ID cards.

- **Card Replacement**: $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**: $3.00 each
- **At non-PNC Bank ATMs in all other countries**: $5.00 each
Number of reimbursements for non-PNC ATM Fees
The fee for the first two (2) domestic or international non-PNC Bank ATM transactions made during the statement period will be reimbursed to your account at the end of the statement period. Fees in excess of two per statement period will not be reimbursed.

Note: Effective 3/17/19: The fee for the first four (4) domestic or international non-PNC Bank ATM transactions made during the statement period will be reimbursed to your account at the end of the statement period. Fees in excess of four per statement period will not be reimbursed.

Other Financial Institutions’ ATM Surcharge Fees
Not Reimbursed

Note: Effective 3/17/19: Other financial institutions’ ATM surcharge fees will be reimbursed up to $10.00 per statement period. Fees in excess of $10.00 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
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.

Maximum Number of Overdraft and Returned Item Fees: 4 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.

Continuous Overdraft Fee
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.

Overdraft Protection Transfer Fee
No charge

Online Banking and PNC Voice Banking

Automated Transfers: No charge
Staff-Assisted Transfers: $3.00 each
Online Bill Pay: No charge
Online Banking and Bill Pay through Quicken: No charge

Statement Options

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

Paper Statement: No charge
Canceled checks and check images are not returned with the statement.

Both Online Banking and Paper Statements: $2.00 per month

Paper Statement with Check Images: $3.00 per month
Paper statement with check images (front side only). Canceled Checks are not returned with the statement.

ATM Statements (available at select ATMs)

Mini or Full statement at PNC Bank and non-PNC Bank ATMs: No charge

Interim (snapshot) Statements: $5.00 each

Wire Transfers

Domestic Wires

Incoming (no minimum amount): $15.00 each
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
Outgoing ($100 USD minimum amount): $45.00 each
Tracer: $15.00 each
Additional Services Available to Performance Checking Customers

Cash Alternatives

Cashier’s Checks ......................................................................................... No charge

International Services*

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

Other Account Charges and Services

Account Research ...................................................................................... $25.00 per hour
Minimum charge of $15.00

Checks and Deposit Tickets ......................................................................... No charge
$8.00 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.

Fee for assistance from a Branch or Telephone Customer Service Representative

Counter Checks ......................................................................................... Blank checks available at any PNC branch
$1.50 each

Early Closure Fee ..................................................................................... Fee assessed if the account is closed within 180 days of opening
$25.00

Escheat Charge (Philadelphia only) .............................................................. Fee if account funds must be turned over to the state as “abandoned property” under applicable state law
$20.00 per account

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.
$100.00 each

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 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.)
2% of the check amount
($2.00 minimum charge)

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

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

Stop Payment ............................................................................................ For a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card
$33.00 each

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 Deposit Ticket Detail List .......................................................... No charge

Self-service Requests to Mail or Fax Items .................................................. No charge

Staff-Assisted Photocopy Requests ......................................................... $5.00 per item
Fee 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 item
Includes online requests to mail or fax statement copies
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 ................................................................................................................................. $10.00 discount off annual rental fee

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

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 lock and replacement keys, as well as time and mileage of locksmith, are added

FOOTNOTES:

1 PNC deposit accounts eligible to be linked include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. PNC loan accounts eligible to be linked include line of credit, auto or home equity installment loan, and mortgage loan. Any PNC Investment (PNCI) asset where PNCI is the broker-dealer of record is eligible to be included in the combined average monthly balance requirement; assets managed under a fiduciary relationship with PNC Wealth Management are not included. Some accounts may not be eligible to be included in the combined average monthly balance requirement based on titling structure, product type or other constraints. A maximum of ten (10) linked PNC accounts, including this account, may be included in the combined average monthly balance relationship. See our Account Agreement for Personal Checking, Savings and Money Market Accounts, “Interest Payment and Balance Computation” section for details. We will determine the combined average monthly balance using the most current statement period balance on linked deposit accounts as of the day before this account cycles. We will use the outstanding balance on linked lines of credit, and the original principal amount on linked installment and mortgage loans to determine the combined average monthly balance.

2 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.

3 If the money market or savings account receiving the service charge waiver is closed, the monthly service charge for another linked Standard Savings or Premiere Money Market account will be waived. If there are multiple linked Standard Savings or Premiere Money Market accounts, PNC will select an account considering the following factors, in order of priority; a) accounts that are not already receiving a longer-term service charge waiver; b) the account with the highest monthly service charge amount, and c) the account most recently opened. You may change the account that receives the service charge waiver at any time.

4 See our Account Agreement for Personal Checking, Savings and Money Market Accounts, “Interest Payment and Balance Computation” section for details.

5 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.

6 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.

7 Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from a PNC checking, savings or money market are in the exact amount of the overdraft plus applicable fees. 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.

8 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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