Consumer Schedule of Service Charges and Fees
Performance Checking

Effective May 4, 2020
All Markets. All prices are subject to change. Products, services and prices may vary by market.

Account Opening and Usage

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Minimum Deposit to Open</td>
<td>$25.00</td>
</tr>
<tr>
<td>Monthly Service Charge</td>
<td>$15.00</td>
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</tbody>
</table>

No Monthly Service Charge if you meet any one of the following:
- $2,000 average monthly balance in this account
- $10,000 combined average monthly balance across PNC Bank consumer deposit accounts¹ you have chosen to link
- $2,000 in qualifying² monthly direct deposits to this account during the statement period ($1,000 for WorkPlace or Military Banking customers)

Monthly service charges waived³ on one consumer savings or money market account you have chosen to link¹

Balance Earns Interest⁴
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+

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

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.

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.

You may choose to link any of your PNC Bank checking, savings, or money market accounts 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.

Debit Card and ATM Transactions

PNC Bank Visa® Debit and Banking Card Fees
- PNC Bank Visa Debit Card........................................................................... 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)
- PNC Banking Card..................................................................................... No charge
- 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 Islands³ ........................................................................... $3.00 each

At non-PNC Bank ATMs in all other countries⁵ ........................................ $5.00 each

Number of reimbursements for non-PNC ATM Fees.................................. 4
The fee for the first four (4) domestic or international non-PNC Bank ATM transactions made during the statement period will be reimbursed² 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 Fees⁵ .................................... Reimbursed² up to $10.00 at the end of the statement period

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.

Overdraft Protection Transfer Fee ...................................................................... No charge

Online Banking and PNC Voice BankingSM

Automated Transfers ......................................................................................... No charge

Staff-Assisted Transfers ..................................................................................... $3.00 each

Online Bill PaySM .............................................................................................. No charge

Online Banking and Bill Pay through QuickenSM ............................................... 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

Canceled checks and check images are not returned with the statement.

Paper Statement with Check Images ................................................................ $3.00 per month

Paper statement with check images (front side only). Fee is charged every month, even if there are no check images that month.

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)

Statements 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

Other Account Charges and Services

Account Research ......................................................................................... $25.00 per hour

Minimum charge of $15.00

Checks and Deposit Tickets ........................................................................... $8.00 discount on select designs

Collection items ................................................................................................. $25.00 each

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 ............................................................................................... $1.50 each

Blank checks available at any PNC branch

Early Closure Fee ............................................................................................ $25.00

Fee assessed if the account is closed within 180 days of opening

Legal Process Charge ...................................................................................... $100.00 each

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................................................................. 2% of the check amount over $100
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 available for check amounts less than $25.
For check amounts of $25 or less..................................................................... No charge
For check amounts greater than $25..................................................................... 2% of the check amount
($2.00 minimum)

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 ........................................................................... $33.00 each
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 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

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
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; $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 ................................................................. Fee if payment is 30 days past due
$10.00

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

FOOTNOTES:
1 PNC deposit accounts eligible to be linked include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. 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.

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. 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 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.

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

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