Consumer Schedule of Service Charges and Fees

Performance Select 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

Minimum Deposit to Open.................................................................................................................. $25.00
Monthly Service Charge.................................................................................................................. $25.00

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

- $5,000 combined average monthly balance in this and up to 8 PNC Bank consumer checking accounts you have chosen to link
- $25,000 combined average monthly balance across PNC Bank consumer deposit and/or PNCI investment accounts you have chosen to link
- $5,000 in qualifying monthly direct deposits to this account during the statement period

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–$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 Select 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. 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 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 Affinity 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............................................................................................................................ 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

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.......................................................................................... $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 Fee............................................................... 4 per day
<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Balance Threshold</td>
<td>$5.00</td>
</tr>
<tr>
<td>Overdraft Protection Transfer Fee</td>
<td>No charge</td>
</tr>
<tr>
<td>Online Banking and PNC Voice Banking®</td>
<td>No charge</td>
</tr>
<tr>
<td>Automated Transfers</td>
<td>No charge</td>
</tr>
<tr>
<td>Staff-Assisted Transfers</td>
<td>No charge</td>
</tr>
<tr>
<td>Online Bill Pay</td>
<td>No charge</td>
</tr>
<tr>
<td>Online Banking and Bill Pay through Quicken®</td>
<td>No charge</td>
</tr>
<tr>
<td>Statement Options</td>
<td>No charge</td>
</tr>
<tr>
<td>Online Banking Statement</td>
<td>No charge</td>
</tr>
<tr>
<td>Paper Statement</td>
<td>No charge</td>
</tr>
<tr>
<td>Paper Statement with Check Images</td>
<td>No charge</td>
</tr>
<tr>
<td>Wire Transfers</td>
<td></td>
</tr>
<tr>
<td>Domestic Wires</td>
<td></td>
</tr>
<tr>
<td>Incoming (no minimum amount)</td>
<td>No charge</td>
</tr>
<tr>
<td>Outgoing (no minimum amount)</td>
<td>No charge</td>
</tr>
<tr>
<td>Additional Fee for Wires Initiated over the Phone</td>
<td>No charge</td>
</tr>
<tr>
<td>International Wires</td>
<td></td>
</tr>
<tr>
<td>Incoming (no minimum amount)</td>
<td>No charge</td>
</tr>
<tr>
<td>Outgoing ($100 USD minimum amount)</td>
<td>$15.00 each</td>
</tr>
<tr>
<td>Tracer</td>
<td>$15.00 each</td>
</tr>
<tr>
<td>Other Account Charges and Services</td>
<td></td>
</tr>
<tr>
<td>Account Research</td>
<td>$25.00 per hour</td>
</tr>
<tr>
<td>Checks and Deposit Tickets</td>
<td>No charge</td>
</tr>
<tr>
<td>Collection items</td>
<td>$25.00 each</td>
</tr>
<tr>
<td>Counter Checks</td>
<td>$1.50 each</td>
</tr>
<tr>
<td>Early Closure Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Legal Process Charge</td>
<td>$100.00 each</td>
</tr>
<tr>
<td>Non-Client Check Cashing Fee</td>
<td>No charge</td>
</tr>
<tr>
<td>PNC Express Funds</td>
<td>2% of the check amount</td>
</tr>
<tr>
<td></td>
<td>($2.00 minimum)</td>
</tr>
<tr>
<td></td>
<td>2% of the check amount</td>
</tr>
<tr>
<td></td>
<td>($2.00 fee for each check amount from $25 to $100</td>
</tr>
</tbody>
</table>

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.

*Note: All fees are subject to change without notice.*
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 Performance Select 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;
$100.00 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 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. 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.

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

4 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.

5 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.

6 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.

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

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Visa is a registered trademark of Visa International Service Association and used under license.
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