Consumer Schedule of Service Charges and Fees
Performance Select Checking
Effective March 17, 2019
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+

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.

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 ................................................................. 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 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

Automated Transfers
No charge

Staff-Assisted Transfers
No charge

Online Bill Pay
No charge

Online Banking and Bill Pay through Quicken
No charge

Statement Options

Online Banking Statement
No charge

Paper Statement
No charge

Paper Statement with Check Images
No charge

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)
No charge

Outgoing (no minimum amount)
No charge

Additional Fee for Wires Initiated over the Phone
No charge

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

Checks and Deposit Tickets
No charge for PNC-exclusive checks; $25.00 discount on select designs

Collection items
$25.00 each

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

Early Closure Fee
$25.00

Legal Process Charge
$100.00 each

Non-Client Check Cashing 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 ($2.00 minimum charge)

*Disclaimer: All fees and charges are subject to change without notice. Contact PNC for the most current information.*
### 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
- No charge

### Images and Photocopy Requests

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-service Requests through Online Banking</td>
<td>View, print and save digital images of checks, substitute checks, deposit tickets and Deposit Ticket Detail (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</td>
<td>No charge</td>
</tr>
<tr>
<td>Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List</td>
<td>No charge</td>
<td></td>
</tr>
<tr>
<td>Self-service Requests to Mail or Fax Items</td>
<td>No charge</td>
<td></td>
</tr>
<tr>
<td>Staff-Assisted Photocopy Requests</td>
<td>For assistance from a Branch or Telephone Customer Service Representative</td>
<td>No charge</td>
</tr>
</tbody>
</table>

### Statement Requests

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-service Requests of Online Statements through Online Banking</td>
<td>Includes online requests to mail or fax statement copies</td>
<td>No charge</td>
</tr>
<tr>
<td>Staff-Assisted Statement Requests</td>
<td>$5.00 per statement</td>
<td></td>
</tr>
</tbody>
</table>

### Additional Services Available to Performance Select Checking Customers

### Cash Alternatives

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier’s Checks</td>
<td></td>
<td>No charge</td>
</tr>
</tbody>
</table>

### International Services*

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Currency Exchange Rate</td>
<td>Dependent upon current PNC applicable exchange rate</td>
<td></td>
</tr>
<tr>
<td>Foreign Check Deposit Exchange Rate</td>
<td>Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate</td>
<td></td>
</tr>
<tr>
<td>Collections ($100 USD minimum collection amount)</td>
<td>$25.00 per item</td>
<td></td>
</tr>
</tbody>
</table>

* 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

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Rental Fee</td>
<td>Pricing varies by size and location; $100.00 discount off annual rental fee</td>
<td></td>
</tr>
<tr>
<td>Automatic Deduction of Rental Fee</td>
<td>$5.00 discount off annual rental fee</td>
<td></td>
</tr>
</tbody>
</table>

- Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late Payment Fee</td>
<td>Fee if payment is 30 days past due</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

### Servicing Fees

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory by bank personnel</td>
<td>Minimum 1 hour charge</td>
<td>$40.00 per hour</td>
</tr>
<tr>
<td>Replacement Keys (per set)</td>
<td></td>
<td>$15.00 plus tax</td>
</tr>
<tr>
<td>Lock Replacement</td>
<td>Cost of lock and replacement keys, as well as time and mileage of locksmith, are added</td>
<td>$15.00</td>
</tr>
</tbody>
</table>
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 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.

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

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PNC Voice Banking is a service mark of The PNC Financial Services Group, Inc.