Consumer Schedule of Service Charges and Fees
Standard Checking

Effective December 2, 2023
All Markets. All prices are subject to change. Products, services and prices may vary by market.

Account Opening and Usage

Minimum Deposit to Open ................................................................. $0.00
Monthly Service Charge ................................................................. $7.00

No Monthly Service Charge if you meet any one of the following:
• $500 average monthly balance in this account
• $500 in qualifying\(^1\) monthly direct deposits to this account during the statement period
• When you link this account as a benefit account\(^2\) to your Performance Select checking or Virtual Wallet with Performance Select
• Account holder is age 62 or over\(^2\)
• Account holder is a PNC Employee\(^3\)

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

PNC Heart Design Visa Debit Card
No annual fee applied. The $5 annual fee for every Heart Design Visa Debit Card is donated to the American Red Cross. The American Red Cross is a registered trademark owned by the American National Red Cross and is used with its permission.

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 Islands\(^4\) ................................................................. $3.00 each
At non-PNC Bank ATMs in all other countries\(^4\) ................................................................. $5.00 each

Other Financial Institutions’ ATM Surcharge Fees\(^4\) ................................................................. Not 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 Fee ................................................................. $36.00 per item

An Overdraft Item fee is assessed when PNC pays an item for a customer. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Maximum Number of Overdraft Fees ................................................................. 1 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.

Returned Item Fee ................................................................. No charge

A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.

Overdraft Protection Transfer Fee\(^5\) ................................................................. No charge

Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft
Online Banking and PNC Voice Banking℠

Automated Transfers .................................................................................................................. No charge
Online Bill Pay℠ .......................................................................................................................... No charge
Online Banking and Bill Pay through Quicken℠ ......................................................................... No charge

Statement Options

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

Paper Statement Only ................................................................................................................. No charge if you meet any one of
  Customer is not enrolled in Online Banking and receives a Paper Statement
  Canceled checks and check images are not returned with the statement.
  the options to avoid the monthly service charge; otherwise $3.00 per month

Dual Statement Delivery of both Online Banking and Paper Statements ....................................... $3.00 per month
  Customer is enrolled in Online Banking and receives both an Online Banking Statement and a Paper Statement
  Canceled checks and check images are not returned with the statement.

Paper Statement with Check Images .......................................................................................... $5.00 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).

Wire and Money Transfers

Domestic Wires
  Incoming ................................................................................................................................. $15.00 each
  Agent-Assisted Outgoing ...................................................................................................... $30.00 each
  Self-Service Outgoing ......................................................................................................... $25.00 each

International Wires
  Incoming ................................................................................................................................. $15.00 each
  Agent-Assisted Outgoing ...................................................................................................... $50.00 each
  Self-Service Outgoing – Sent in US Dollars (USD) .............................................................. $40.00 each
  Self-Service Outgoing – Sent in Foreign Currency (FX) ..................................................... $5.00 each
  Agent Assisted International Money Transfer ...................................................................... $10.00 each
  Self-Service International Money Transfer ........................................................................ $5.00 each

  International Money Transfer is available on certain transactions based on the destination country,
  enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available,
  International Wire fees apply.

Other Account Charges and Services

Checks and Supplies .................................................................................................................. Pricing varies

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

Legal Process Charge ................................................................................................................. Up to $100.00 each
  Fee applies to each legal order received that requires PNC to take action related to the funds in
  the account. PNC’s actual attorney fees and court costs, when applicable, may be assessed in addition
  to the Legal Process Fee.

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)
3% of the check amount over $100
$2.00 fee for each check amount from $25 to $100

Return of Deposited or Cashed Item
Redeposit of Returned Deposited or Cashed Item
Stop Payment
Fee 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
Self-service Requests through Online Banking for Items
within a Deposit Ticket Detail List
Statement Requests
Self-service Requests of Online Statements through Online Banking
Staff-Assisted Statement Requests
Includes online requests to mail or fax statement copies

Additional Services Available to Standard Checking Customers

Cash Alternatives
Cashier’s Checks

International Services*
Foreign Currency Exchange Rate
Foreign Check Deposit Exchange Rate
Collections ($100 USD minimum collection amount)

* 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
Automatic Deduction of 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

Servicing Fees
Inventory by bank personnel
Replacement Keys (per set)
Lock Replacement
Cost of replacement keys are added
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 The 62 age waiver will only be applied if the date of birth for the Primary or Secondary owner(s) on the account meets the age requirement. The date of birth for a fiduciary (i.e. Rep Payee, Trustee) is not eligible for the waiver. If no date of birth is on file, waiver eligibility is based on the date of account opening.
3 The employee monthly service charge waiver is only available during the time you are employed at PNC. When your PNC employment ends, you will need to meet other conditions applicable at that time, if there are any, in order to have your monthly service charge waived. Contractors, inactive employees receiving a W2, or PNC employees whose residence or primary workplace is outside of the United States of America are not eligible for the employee monthly service charge waiver. For customers who become PNC employees after their account is opened, it may take up to one additional statement period for your new employee monthly service charge waiver to take effect.
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 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.
6 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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