

Consumer Schedule of Service Charges and Fees Standard Checking



Effective September 21, 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.....	\$7.00

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

- **\$500** average monthly balance in this account
- **\$500** in qualifying¹ monthly direct deposits to this account during the statement period
- Account holder is **age 62 or over**

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 Card	No charge
USA Flag Visa Debit Card (specialty card)	\$10.00 per year
<i>(\$5.00 of the \$10.00 fee for the USA Flag card is donated to the American Red Cross annually)</i>	
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 ²	\$3.00 each
At non-PNC Bank ATMs in all other countries ²	\$5.00 each
Number of reimbursements for non-PNC ATM Fees.....	2 per statement period

The fee for the first two 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.

Other Financial Institutions' ATM Surcharge Fees ²	Reimbursed ³ up to \$5.00 at the end of the statement period.
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Other financial institutions' ATM surcharge fees will be reimbursed³ up to \$5.00 per statement period. Fees in excess of \$5.00 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
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Overdraft Services

Overdraft Item and Returned Item Fee.....	\$36.00 per item
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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
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Overdraft Balance Threshold.....	\$5.00
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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..... **\$7.00** per day
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 Fee⁴..... 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 BankingSM

Automated Transfers..... No charge

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

Online Bill Pay⁵..... No charge

Online Banking and Bill Pay through Quicken^{®5}..... No charge

Statement Options

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

Paper Statement..... No charge if you meet any one of the options to avoid the monthly service charge; otherwise **\$2.00** per month
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 for no additional monthly fee. If you need such an accommodation, please contact PNC at 888-PNC-BANK.

ATM Statements (available at select ATMs)

Mini Statement at PNC Bank ATMs..... **\$1.50** each

Statements at non-PNC Bank ATMs..... **\$2.50** each

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..... Pricing varies

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 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 eligible for check amounts less than \$25. **\$2.00** fee for each check amount from \$25 to \$100

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

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..... 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..... **\$3.00** per item

Self-service Requests to Mail or Fax Items

Checks, Substitute Checks and Deposit Tickets..... **\$1.00** per item

Items within a Deposit Ticket Detail List..... **\$3.00** per item

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 statement

Includes online requests to mail or fax statement copies

Additional Services Available to Standard Checking Customers

Cash Alternatives

Cashier's Checks..... **\$10.00** each

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

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
<i>Fee if payment is 30 days past due</i>	
Servicing Fees	
Inventory by bank personnel	\$40.00 per hour
<i>Minimum 1 hour charge</i>	
Replacement Keys (per set)	\$15.00 plus tax
Lock Replacement	\$15.00
<i>Cost of replacement keys are added</i>	

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 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.
- 3 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.
- 4 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.
- 5 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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