Consumer Schedule of Service Charges and Fees

Standard Checking

Effective November 1, 2018

Delaware, Florida, Illinois (excluding Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will and Winnebago Counties), Indiana (excluding Jasper, Lake and LaPorte Counties), Kentucky, Maryland, Michigan, Missouri (Franklin, Jefferson, St. Charles, St. Louis, Warren Counties and the city of St. Louis), New Jersey, New York (New York City only), Ohio, Pennsylvania, Virginia (Accomack, Alexandria City, Arlington, Chesapeake City, Fairfax, Falls Church City, Fauquier, Fredericksburg City, James City, Loudoun, Manassas City, Newport News City, Norfolk City, Northampton, Prince William, Spotsylvania, Stafford and Virginia Beach City Counties only), West Virginia (Monongalia County only) and Washington D.C. 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>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Deposit to Open</td>
<td>$25.00</td>
</tr>
<tr>
<td>Monthly Service Charge</td>
<td>$7.00</td>
</tr>
</tbody>
</table>

No Monthly Service Charge if you meet any one of the following:
- $500 average monthly balance in this account
- $500 in qualifying monthly direct deposits to this account during the statement period
- Account holder is age 62 or over

Debit Card and ATM Transactions

PNC Bank Visa® Debit and Banking Card Fees

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>PNC Bank Visa Debit Card</td>
<td>No charge</td>
</tr>
<tr>
<td>Affinity Visa Debit Cards</td>
<td>$10.00 per year</td>
</tr>
<tr>
<td>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).</td>
<td></td>
</tr>
</tbody>
</table>

PNC Banking Card

Fee is charged upon card opening and on the anniversary date every year after. Fee does not apply to University ID cards.

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Replacement</td>
<td>$7.50 each</td>
</tr>
<tr>
<td>Expedited Card Delivery</td>
<td>$25.00 each</td>
</tr>
</tbody>
</table>

PNC Bank ATM Transaction Fees

Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.

<table>
<thead>
<tr>
<th>Location</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>At PNC Bank ATMs</td>
<td>No charge</td>
</tr>
<tr>
<td>At non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands 2</td>
<td>$3.00 each</td>
</tr>
<tr>
<td>At non-PNC Bank ATMs in all other countries 2</td>
<td>$5.00 each</td>
</tr>
</tbody>
</table>

Note: Effective 03/17/2019:
- 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit Card Cash Advance Fee</td>
<td>$3.00 each</td>
</tr>
<tr>
<td>At other financial institutions that accept Visa</td>
<td>$5.00 each</td>
</tr>
</tbody>
</table>

International Purchases and Cash Advances Fee

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>3% of the transaction amount</td>
<td></td>
</tr>
</tbody>
</table>

Overdraft Services

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Item and Returned Item Fee</td>
<td>$36.00 per item</td>
</tr>
<tr>
<td>An Overdraft Item fee is charged when the item is paid.</td>
<td></td>
</tr>
<tr>
<td>A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.</td>
<td></td>
</tr>
<tr>
<td>Maximum Number of Overdraft and Returned Item Fees</td>
<td>4 per day</td>
</tr>
<tr>
<td>Overdraft Balance Threshold</td>
<td>$5.00</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>
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
Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft

$7.00 per day

$10.00 per transfer

Online Banking and PNC Voice Banking

Automated Transfers
No charge

Staff-Assisted Transfers
$3.00 each

Online Bill Pay
No charge

Online Banking and Bill Pay through Quicken
No charge

Statement Options

Online Banking Statement
Requires Online Banking enrollment by accepting the online terms and conditions.

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

No charge if you meet any one of the options to avoid the monthly service charge; otherwise $2.00 per month

Both Online Banking and Paper Statements
Canceled checks and check images are not returned with the statement

$2.00 per month

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

$3.00 per month

ATM Statements (available at select ATMs)

Mini Statement at PNC Bank ATMs
$1.50 each

Full Statement at PNC Bank ATMs
$2.00 each

Mini or Full Statement 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
Minimum charge of $15.00

$25.00 per hour

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
Blank checks available at any PNC branch

$1.50 each

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

$25.00

Escheat Charge (Philadelphia only)
Fee if account funds must be turned over to the state as “abandoned property” under applicable state law

$20.00 per account

Legal Process Charge
Fee if funds from the account are frozen or seized under orders. PNC’s actual attorney fees and court costs, when applicable, are added

$100.00 each

Non-Client Check Cashing Fee
### Additional Services Available to Standard Checking Customers

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee or Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash Alternatives</strong></td>
<td></td>
</tr>
<tr>
<td>Cashier’s Checks</td>
<td>$10.00 each</td>
</tr>
<tr>
<td><strong>International Services</strong></td>
<td></td>
</tr>
<tr>
<td>Foreign Currency Exchange Rate</td>
<td>Dependent upon current PNC applicable exchange rate</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>
</tr>
<tr>
<td><strong>Collections</strong> ($100 USD minimum collection amount)</td>
<td>$25.00 per item</td>
</tr>
<tr>
<td>* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.</td>
<td></td>
</tr>
<tr>
<td><strong>Safe Deposit Box</strong></td>
<td></td>
</tr>
<tr>
<td>Annual Rental Fee</td>
<td>Pricing varies by size and location</td>
</tr>
<tr>
<td>Automatic Deduction of Rental Fee</td>
<td>$5.00 discount off annual rental fee</td>
</tr>
<tr>
<td>applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.</td>
<td></td>
</tr>
<tr>
<td>Late Payment Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Fee if payment is 30 days past due</td>
<td></td>
</tr>
</tbody>
</table>

### Servicing Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee or Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Servicing Fees</td>
<td></td>
</tr>
<tr>
<td>* Fee if payment is 30 days past due</td>
<td></td>
</tr>
</tbody>
</table>

### Images and Photocopy Requests

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee or Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-service Requests through Online Banking</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td>No charge</td>
</tr>
<tr>
<td>Self-service Requests to Mail or Fax Items</td>
<td></td>
</tr>
<tr>
<td>Checks, Substitute Checks and Deposit Tickets</td>
<td>$1.00 per item</td>
</tr>
<tr>
<td>Items within a Deposit Ticket Detail List</td>
<td>$3.00 per item</td>
</tr>
<tr>
<td>Staff-Assisted Photocopy Requests</td>
<td>$5.00 per item</td>
</tr>
<tr>
<td>Fee for assistance from a Branch or Telephone Customer Service Representative</td>
<td></td>
</tr>
<tr>
<td>Statement Requests Self-service Requests of Online Statements through Online Banking</td>
<td>No charge</td>
</tr>
<tr>
<td>Includes online requests to mail or fax statement copies</td>
<td></td>
</tr>
</tbody>
</table>

### PNC Express Funds

- 2% of the check amount (minimum charge $2.00)

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, please review our Consumer Funds Availability Policy.)

### 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

- Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card: $33.00 each

### 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 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
- 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
    - Fee if payment is 30 days past due

### Servicing Fees

- Servicing Fees
  - * Fee if payment is 30 days past due
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 lock and replacement keys, as well as time and mileage of locksmith, 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 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 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.

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

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