Consumer Schedule of Service Charges and Fees
Standard 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 ........................................................................................................... $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
- Account holder is age 62 or over

Debit Card and ATM Transactions

PNC Bank Visa® Debit and Banking Card Fees

PNC Bank Visa® Debit Card ........................................................................................................ No charge
Affinity Visa Debit Cards (specially 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 ..................................................................................................................... $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.

Other financial institutions’ ATM surcharge fees will be reimbursed 3 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

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 .......................................................................................................... $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 Fee 4 .......................................................................................... 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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automated Transfers</td>
<td>No charge</td>
</tr>
<tr>
<td>Staff-Assisted Transfers</td>
<td>$3.00 each</td>
</tr>
<tr>
<td>Online Bill Pay&lt;sup&gt;5&lt;/sup&gt;</td>
<td>No charge</td>
</tr>
<tr>
<td>Online Bill Pay through Quicken&lt;sup&gt;5&lt;/sup&gt;</td>
<td>No charge</td>
</tr>
</tbody>
</table>

**Statement Options**

<table>
<thead>
<tr>
<th>Option</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Online Banking Statement</strong></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Paper Statement</strong></td>
<td>No charge</td>
</tr>
<tr>
<td>Canceled checks and check images are not returned with the statement.</td>
<td></td>
</tr>
<tr>
<td><strong>Both Online Banking and Paper Statements</strong></td>
<td>$2.00 per month</td>
</tr>
<tr>
<td>Canceled checks and check images are not returned with the statement</td>
<td></td>
</tr>
<tr>
<td><strong>Paper Statement with Check Images</strong></td>
<td>$3.00 per month</td>
</tr>
<tr>
<td>Paper statement with check images (front side only). Fee is charged every month, even if there are no check images that month.</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
<tr>
<td><strong>ATM Statements</strong> (available at select ATMs)</td>
<td></td>
</tr>
<tr>
<td>Mini Statement at PNC Bank ATMs</td>
<td>$1.50 each</td>
</tr>
<tr>
<td>Full Statement at PNC Bank ATMs</td>
<td>$2.00 each</td>
</tr>
<tr>
<td>Mini or Full Statement at non-PNC Bank ATMs</td>
<td>$2.50 each</td>
</tr>
<tr>
<td><strong>Interim (snapshot) Statements</strong></td>
<td>$5.00 each</td>
</tr>
</tbody>
</table>

**Wire Transfers**

<table>
<thead>
<tr>
<th>Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Wires</td>
<td></td>
</tr>
<tr>
<td>Incoming (no minimum amount)</td>
<td>$15.00 each</td>
</tr>
<tr>
<td>Outgoing (no minimum amount)</td>
<td>$30.00 each</td>
</tr>
<tr>
<td><strong>Additional Fee for Wires Initiated over the Phone</strong></td>
<td>$15.00 each</td>
</tr>
<tr>
<td>International Wires</td>
<td></td>
</tr>
<tr>
<td>Incoming (no minimum amount)</td>
<td>$15.00 each</td>
</tr>
<tr>
<td>Outgoing ($100 USD minimum amount)</td>
<td>$45.00 each</td>
</tr>
<tr>
<td>Tracer</td>
<td>$15.00 each</td>
</tr>
</tbody>
</table>

**Other Account Charges and Services**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Research</td>
<td>$25.00 per hour</td>
</tr>
<tr>
<td>Checks and Deposit Tickets</td>
<td>Pricing varies</td>
</tr>
<tr>
<td>Collection items</td>
<td>$25.00 each</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>Counter Checks</td>
<td>$1.50 each</td>
</tr>
<tr>
<td>Blank checks available at any PNC branch</td>
<td></td>
</tr>
<tr>
<td>Early Closure Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Fee assessed if the account is closed within 180 days of opening</td>
<td></td>
</tr>
<tr>
<td>Legal Process Charge</td>
<td>$100.00 each</td>
</tr>
<tr>
<td>Fee if funds from the account are frozen or seized under orders. PNC’s actual attorney fees and court costs, when applicable, are added</td>
<td></td>
</tr>
<tr>
<td><strong>Non-Client Check Cashing Fee</strong></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>For check amounts of $25 or less</td>
<td>No Charge</td>
</tr>
<tr>
<td>For check amounts greater than $25</td>
<td>2% of the check amount ($2.00 minimum)</td>
</tr>
</tbody>
</table>
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.)

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

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
- Fee for assistance from a Branch or Telephone Customer Service Representative: $5.00 per item

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
- Fee if payment is 30 days past due: $10.00

Servicing Fees

Inventory by bank personnel
- Minimum 1 hour charge: $40.00 per hour

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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