Consumer Schedule of Service Charges and Fees
Standard Checking

Effective September 1, 2021
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 of the following:
- $500 average monthly balance in this account
- $500 in qualifying monthly direct deposits to this account during the statement period
- When you link this account as a benefit account to your Performance Select checking or Virtual Wallet with Performance Select
- Account holder is age 62 or over
- Account holder is a PNC Employee

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
American Red Cross Visa Debit Card (specialty card) .......................................................... $5.00 per year
($5.00 annual fee for the card is donated to the American Red Cross)
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 .............................................................................. $3.00 each
- At non-PNC Bank ATMs in all other countries ................................................................ $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. If your account is closed before the end of the statement period, fees will not be reimbursed. Fees in excess of two per statement period will not be reimbursed.

Other Financial Institutions’ ATM Surcharge Fees ................................................ Reimbursed up to $5.00 at the end of the statement period.

Other financial institutions’ ATM surcharge fees will be reimbursed up to $5.00 per statement period. If your account is closed before the end of the statement period, fees will not be reimbursed. 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. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means

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...
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.

Overdraft Protection Transfer Fee\(^6\)...
Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft

No charge

Online Banking and PNC Voice Banking\(^{SM}\)

Automated Transfers...
No charge

Online Bill Pay\(^7\)...
No charge

Online Banking and Bill Pay through Quicken\(^7\)...
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...
Canceled checks and check images (front side only). Fee is charged every month, even if there are no check images that month.

$3.00 per 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).

ATM Statements (available at select ATMs)

Mini Statement at PNC Bank ATMs...

$1.50 each

Statements at non-PNC Bank ATMs...

$2.50 each

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...

$45.00 each

Self-Service Outgoing...

$40.00 each

International Money Transfer...
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.

$5.00 each

Other Account Charges and Services

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

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
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
PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, 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.

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 ........................................................................ No charge

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
Fee if payment is 30 days past due
Servicing Fees
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 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 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. 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.

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

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