

STANDARD CHECKING

Understanding Important Account Information



We provide this summary to help you understand the basic terms and conditions of your account. Please be sure to read the full *Consumer Schedule of Service Charges and Fees* and the *Account Agreement for Personal Checking, Savings and Money Market Accounts* for details concerning your account.

ACCOUNT OPENING AND USAGE		
Minimum Deposit Needed to Open Account	\$25.00	
Monthly Service Charge	\$7.00	
No Monthly Service Charge if you meet any one of the following	\$500	average monthly balance
	\$500	in qualifying direct deposits
	62 or over	age of account holder
Interest-Bearing Account	No	
ATM Fees	No charge	per transaction at PNC Bank ATMs
	\$3.00	per transaction at non-PNC Bank ATMs within the United States, Canada, Puerto Rico and the U.S. Virgin Islands
	\$5.00	per transaction at non-PNC Bank ATMs in all other countries
	2	number of fees reimbursed when using non-PNC Bank ATMs
ATM Surcharge Fee Reimbursement	\$5.00	Other financial institutions' ATM surcharge fees will be reimbursed up to \$5.00 per statement period.
Early Closure Fee	\$25.00	if account is closed within 180 days of opening

OVERDRAFT OPTIONS AND FEES		
Standard Overdraft Practices for All Accounts (Default)		<p>If your account balance is not enough to cover a withdrawal from your account:</p> <ul style="list-style-type: none"> Overdrafts for checks, automatic bill payments or other transactions using your account number may be authorized and paid, on a case by case basis. Standard overdraft and returned item fees apply. Overdrafts for ATM transactions or everyday one-time debit card transactions are not authorized and paid, unless you allow PNC to do so. These are declined at no cost.
Overdraft Fee and Returned Item (NSF) Fee	\$36.00	per item
Overdraft Balance Threshold	\$5.00	If your account is overdrawn by \$5.00 or less after all transactions are posted for the day , any overdraft item fees for that day will be automatically refunded.
Maximum Number of Total Overdraft and Returned Item Fees per Day	4	No more than 4 total fees will be charged per business day.
Continuous Overdraft Fee	\$7.00	per day your account remains overdrawn for a period of 5 or more consecutive calendar days, up to a maximum of \$98.00 (in addition to any other fees assessed.)
Option 1: Overdraft Protection		You link another PNC checking, savings, money market, credit card or line of credit to your account to cover overdrafts. If your account goes below zero, money is automatically transferred to cover the amount overdrawn.
Overdraft Protection Transfer Fee	No charge	Note: Your credit card may be subject to a Cash Advance Fee if used as the Protecting Account. Transfers from credit cards and lines of credit are subject to the terms of the applicable account agreement.
Option 2: Overdraft Coverage		With your authorization, PNC may cover ATM and debit card overdrafts on a case by case basis. Standard overdraft fees apply.
Option 3: Both Overdraft Protection and Overdraft Coverage		Overdraft Protection account is used first, and Overdraft Coverage would apply only if Overdraft Protection funds have been used in full. Fees for Overdraft Coverage, if used, apply.

DEPOSIT AND WITHDRAWAL POLICIES

Posting Order <i>The order in which deposits and withdrawals are processed</i>	Generally, PNC will first add all deposits made to your account and then subtract any checks, withdrawals and other payments from your account according to the date and time the bank receives notice of the transaction. See your Account Agreement referenced above for details.	
Funds Availability <i>When funds deposited to your account are available</i>	Type of deposit Cash with teller or at certain PNC Bank ATMs Direct deposit or wire transfer Check deposit with PNC Express Funds	Funds will be available... Same business day
	Check from an account at PNC	Same business day to cover items in nightly processing Remainder — next business day
	Check from an account at another bank	\$100 — same business day Remainder — next business day
	Large deposit (\$50,000 or more in one day) New account holders (30 days or less)	\$100 — same business day \$100 — next business day Remainder — second business day
	Deposits of cash or other items at non-PNC Bank ATMs	Fourth business day
	In some situations, you may be notified that your funds may not be available for up to 5 business days after you make your deposit.	

ACCOUNT BENEFITS

- Free PNC Bank ATM transactions
- Unlimited check-writing
- Free PNC Bank Visa® Debit Card
- Free Online Banking and Bill Pay (*there may be fees for certain optional services*)
- Free online statements
- Reimbursement of the fee for the first two domestic or international non-PNC Bank ATM transactions per statement period
- Non-PNC Bank ATM surcharge fee reimbursement, up to \$5.00 per statement period

DISPUTE RESOLUTION THROUGH ARBITRATION

If you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration in accordance with the terms of the *Arbitration Provision*. If a claim is arbitrated, it will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to PNC. Please refer to the *Arbitration Provision* located within the *Account Agreement for Personal Checking, Savings and Money Market Accounts* for complete details.

LEARN MORE – ASK QUESTIONS – RESOLVE ISSUES

Online	Visit pnc.com/checking .
In Person	Visit us at any branch. Find the location nearest you at pnc.com/locatepnc or by using our Finder App .
By Phone	1-888-PNC-BANK (1-888-762-2265) TT: 1-800-531-1648 Para servicio en español, 1-866-HOLA-PNC (1-866-465-2762)

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