A Note About the Attached Consumer Credit Card Agreement (# K-10556): The attached consumer credit card agreement was the standard agreement used for PNC Bank, National Association consumer credit card accounts as of the last business day of the preceding calendar quarter. This agreement may have changed or may no longer be in use after that date. The information in this Pricing Information Addendum is a summary of all pricing information that was available for new accounts subject to this agreement as of the last business day of the preceding calendar quarter. Certain provisions of the attached agreement vary from one consumer to the next to reflect the specific pricing information for a given consumer credit card account.

Summary of Interest Rate Information: Annual Percentage Rates ("APRs") below with a (V) vary (increase or decrease) with the market based on the prime rate (index). In some instances, the consumer’s credit card agreement provided for a non-variable APR for some of the features of the account. The Penalty APR may be applied to the consumer’s account if the consumer makes a late payment. If the APRs on an account are increased for this reason, the Penalty APR will apply until the consumer makes six consecutive minimum payments by the applicable due date.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Margin</th>
<th>Daily Periodic Rate of Interest</th>
<th>Corresponding APR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchases and Balance Transfers</td>
<td>16.74%</td>
<td>0.06915% (V)</td>
<td>25.24% (V)</td>
</tr>
<tr>
<td>Cash Advances</td>
<td>21.74%</td>
<td>0.08284% (V)</td>
<td>30.24% (V)</td>
</tr>
<tr>
<td>Penalty APR</td>
<td>25.74%</td>
<td>0.09380% (V)</td>
<td>34.24% (V)</td>
</tr>
</tbody>
</table>

Minimum Interest Charge: $1.50

Summary of Fee Information:

<table>
<thead>
<tr>
<th>Fee</th>
<th>Fee Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>$36 ($3 per month)</td>
</tr>
<tr>
<td>Balance Transfer</td>
<td>5% of the amount of the balance transfer or $5, whichever is greater</td>
</tr>
<tr>
<td>Cash Advance</td>
<td>4% of the amount of each cash advance or $10, whichever is greater</td>
</tr>
<tr>
<td>Foreign Transaction</td>
<td>3% of the amount in U.S. dollars of each foreign transaction.</td>
</tr>
<tr>
<td>Late Payment</td>
<td>Up to $35</td>
</tr>
<tr>
<td>Returned Payment</td>
<td>Up to $35</td>
</tr>
</tbody>
</table>

Paying Interest (grace period): The due date on an account is at least 21 days after the close of each billing cycle. No interest is charged on new purchases appearing on the consumer’s current statement if the consumer paid in full the “New Balance” shown on the consumer’s previous statement and the payment was received by that due date. We begin charging interest on cash advances and balance transfers on the transaction date.

Balance Computation Method: The method used to calculate the balances subject to interest on a consumer’s account is called the "average daily balance (including new purchases)." Here are the details about this calculation method for purchases, balance transfers and cash advances:

- **How we calculate the balance on purchases (including balance transfers):** (1) We start with the unpaid amount of purchases for the current billing cycle, which may include unpaid interest and fees from previous billing cycles. (2) Each day we subtract any payments or credits that apply to purchases. We add any new purchases, any new fees that apply to purchases, and any interest on the previous day’s purchase balance if you have not paid in full the New Balance on your previous statement by the due date. This gives us the daily balance of purchases. (3) Then we add up all the daily balances of purchases for the billing cycle and divide by the total number of days in the billing cycle. This gives us the “average daily balance of purchases” for the current billing cycle. (Although balance transfers are calculated as part of the average daily balances (including new purchases), there is no grace period for balance transfers).

- **How we calculate the balance on cash advances:** (1) We start with the unpaid amount of cash advances, which may include unpaid interest and fees from previous billing cycles. (2) Each day we subtract any payments or credits that apply to cash advances. Then we add any new cash advances, any new fees that apply to cash advances, and any interest on the previous day’s cash advance balance. This gives us the daily balance of new cash advances. (3) Then we add up all the daily balances of cash advances for the billing cycle and divide by the number of days in the billing cycle. This gives us the “average daily balance of cash advances.”
A GUIDE TO KEY FEATURES OF YOUR CREDIT CARD ACCOUNT

Thanks for opening your new credit card account with PNC Bank, National Association.
We provide this one page guide to help you better understand key features of your account, but please be sure to read your credit card agreement for all the details.

Managing your credit wisely
Here are tips for using your credit card responsibly:

<table>
<thead>
<tr>
<th>Tips</th>
<th>Keep in mind</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay on time</td>
<td>If you think you won’t be able to make your minimum monthly payment, call 1-800-558-8472. Special payment options may be available to you. Be sure to contact us early, before fees and interest add up.</td>
</tr>
<tr>
<td>Stay within your credit limit</td>
<td>Your initial credit limit is printed on your card carrier. You may check your credit limit, available credit and balance any time by signing on to your PNC Online Banking account at pnc.com. If you’d like, we can even send you email or text message alerts that let you know when you are getting close to, or have reached, your credit limit.</td>
</tr>
<tr>
<td>Try to pay off your balance each month</td>
<td>Pay your entire new balance, including balances for any promotional rate balance transfers, showing on your current statement by your due date, and we’ll provide you with a “grace period” for new purchases that appear on your next statement, which means that we won’t charge you interest on those new purchases if you pay them by the due date shown on that statement. Remember though – there is no grace period for cash advances or balance transfers.</td>
</tr>
<tr>
<td>Check your statement each month</td>
<td>PNC Bank takes steps to protect your account from fraud and errors, but you can help by promptly reviewing your statements and notifying us if you find anything suspicious. Detailed information about what to do if you find a mistake on your statement is provided in your credit card agreement and each month on your statement.</td>
</tr>
<tr>
<td>Making payments</td>
<td>We offer several options that make it easy for you to make your payments on time and avoid late fees. If you make your payments using one of the options below and meet additional payment requirements (details on our requirements are on your statement each month and in your credit card agreement), we will credit your payment as follows:</td>
</tr>
</tbody>
</table>

If you make a payment… We will credit your payment as of…

| By mail, sent to the P.O. Box printed on your payment coupon | the day we receive it, if received by 5:00 p.m. ET, next day if received after 5:00 p.m. ET |
| By phone: 1-800-558-8472 | the day we receive it, if received by 6:00 p.m. ET, next day if received after 6:00 p.m. ET |
| By signing on to your PNC Online Banking account at pnc.com and clicking on the “Transfer Funds” tab | the day we receive it, if received by midnight ET, next day if received after midnight ET |

Keep in mind - Sometimes it may take us a few days to process your payment. If that happens, your payment will still be credited to your account as noted above - even though that payment may not immediately show in your PNC Online Banking account or on your statement. Also, it may take 7 or more days before your payment amount is available to re-borrow as part of your available credit.

About your minimum payment
Each month you must pay at least your minimum payment on time. The amount of your minimum payment can change from month to month. Not making at least your minimum payment each month could result in an increase to your APRs, reduction of your credit limit, closure of your account, and/or a decline in your credit score. Keep in mind, if you pay only the minimum payment, you’ll pay more in interest over time, and it will take you longer to pay off your balance. We’ll remind you of this every month on your statement with a minimum payment warning.

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 of your credit card agreement. If a claim is arbitrated, it will not be heard by a court or jury. Also, it will proceed as an individual action, and that means 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 us. Please refer to the Arbitration Provision located in section 9 of your credit card agreement for complete details.

NOTE: If you are active military or a dependent of active military, the Arbitration Provision may not apply to you. For details, please see section 9 of your credit card agreement.

Jury trial waiver notice
For any dispute that is not arbitrated, your credit card agreement includes a section called “Jury Trial Waiver.” A Jury trial waiver is an agreement to waive any right to a trial by a jury in the event of litigation between you and us. Please refer to section 8.6 of your credit card agreement for complete details.

NOTE: If you are active military or a dependent of active military, the Jury Trial Waiver provision may not apply to you. For details, please see section 8.6 of your credit card agreement.

Changes to your credit card account
We can change the terms of your credit card agreement, including your interest rates and fees, or close your account at any time and for any reason, unless prohibited by applicable law. Some common reasons for closing an account include not making your payments on time, a significant drop in your credit rating or not using your account for a long time. We may also increase or decrease your credit limit at any time.

Military Lending Act protections
If we determine that you are a “covered borrower,” as that term is defined under the Military Lending Act regulation (“MLA”), 32 CFR Part 232 (meaning, generally, if you are active military or a dependent of active military), and your credit card account is subject to the provisions of the MLA, the following notice applies to your account during the period you are a covered borrower.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or Account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

To hear this statement, and a description of your payment obligation, please call 1-844-875-6224.

Learning more about your account
Online Go to www.pnc.com
In person Find your local branch at pnc.com or download the PNC Finder app
By phone Call 1-800-558-8472, 24 hours a day, 7 days a week
PNC Bank Consumer Credit Card Agreement

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Special Note: Examples in this Agreement are for illustration only and are not contract terms.

1 INTRODUCTION

This Agreement governs your Account, which we have opened at your request.
You are agreeing to all the terms and conditions of this Agreement when you:
• use the Account or allow anyone else (an authorized user) to use the Account, and/or
• don’t cancel the Account within 10 days after we send or otherwise deliver this Agreement to you.
Your legal representative, including any attorney-in-fact you may appoint, shall also be subject to the terms and conditions of this Agreement.
1.1 Basic terms defined

We, us, PNC Bank and our: PNC Bank, National Association and its successors and assignees

You and your: Any person who, verbally or in writing (including electronically), applies or accepts our offer for, or who otherwise agrees to be financially responsible with respect to, the Account.

Account: Your VISA® or Mastercard® credit card account with us

Agreement: This PNC Bank Consumer Credit Card Agreement and the accompanying Interest Rate and Fee Disclosures, as may be changed from time to time, and disclosures we provide with any Convenience Checks or special offers we make to you

Card or Cards: Any credit card(s) we issue to you or an authorized user for accessing your Account

Card Mailer: A document we provide to you to which your Card(s) is/are attached

Convenience Check(s): Any convenience check(s) we provide to you for accessing your Account

Due Date: The date a required payment is due as shown on your Statement. To be considered received by the due date, a payment must be made by that date in accordance with our payment requirements, including in time to be credited to your Account by that date. For information on our payment requirements and when we credit payments, see section 3.4.
We also include this information on your Statement each month.

Example
Pat’s current statement shows that his minimum payment is due March 15. Pat makes his payment online using the “Transfer 1 Funds” section of his PNC Online Banking account on March 15 at 9:00 p.m. eastern time.
Because Pat did not make his payment by 5:00 p.m. eastern time (the cut off time for this payment option), he did not make his payment by his due date. Assuming he met our other payment requirements, his payment will be credited to his account as of March 16 and his account will be assessed a late fee.

Interest Rate and Fee Disclosures: The tables of interest rates and fees provided with this Agreement

Posting/Crediting: The application of a transaction, such as a payment or purchase, to your Account

Statement: A document that you receive for a billing cycle that shows your Account activity and any amount due

2 USING YOUR ACCOUNT

You may use your Account for the following types of transactions:

• Purchases: You may use your Card to buy goods and services from a participating merchant. The goods and services you buy must be for personal, family and household purposes only.

• Cash advances: You may get cash advances from us or from another participating financial institution by using your Card at an automated teller machine (ATM), by issuing a Convenience Check against your Account or by any other means we offer. Cash advances also include the use of your Account to purchase cash equivalent items. Cash equivalent items are items that are similar to cash, including, but not limited to, traveler’s checks, wire transfers, money orders, gift cards, virtual currencies and stored value cards. Transactions made at or with a financial institution (such as the purchase of a CD or funding of a savings account), payments to government entities, payments using a third party service, lottery, betting or gambling purchases are also cash equivalent items. All cash advances are subject to the cash advance APR and cash advance fee. Cash advances do not earn rewards under reward programs.

• Balance transfers: Information about balance transfers is provided in Section 6.1 of this Agreement.

You may not use your Account to buy lottery tickets, place bets or gamble if these transactions are made online. You also may not use your Account for any illegal transactions.

We may refuse to authorize a transaction if:
• the transaction would cause you to exceed your credit limit or cash advance limit or otherwise cause you to be in default as described in section 7.1 of this Agreement;
• you are already in default as described in section 7.1 of this Agreement;
• your right to use the Account has been suspended; or
• your Account has been closed.

You must sign your Card before you use it. We are not responsible for anyone refusing to honor a Card or Convenience Check. Except as described in the “Your billing rights” section of this Agreement or otherwise required by applicable law, we have no liability for any claim you may have arising out of or an authorized user’s use of the Account, including any claim for a purchase made with a Card. You must tell us at once if you change your name, address or employment.

2.1 Your credit limit

We establish a credit limit for your Account. This is the maximum amount of credit we have established for your Account. The minimum credit limit is $300. As part of your total credit limit, you have a separate cash advance limit. Your available credit is the difference between your credit limit and your total balance and any pending transactions. The amount you have available for cash advances is the difference between your cash advance limit and your total cash advance balance and any pending cash advance transactions.

Example
Pat has a credit limit of $1,000 and a cash advance limit of $250. Pat currently has a balance of $400.

Total credit limit $1,000
Account balance $400
Total available credit $600

Pat’s balance of $400 includes a cash advance of $100 and the associated cash advance fee of $10 (the greater of $10 or 4% of the amount of the cash advance).

Cash advance limit $250
Cash advance $110

Amount available for additional cash advances $140

Right now, Pat has $400 of available credit that he could use for additional purchases, but only $140 could be used for cash advances.

Where to find the amount of your credit limit, cash advance limit and available credit.

Your initial credit limit and cash advance limit are printed on your Card Mailer. Your total credit limit, total available credit and total available for cash advances are shown on your Statement each month. We may also make more current information about your Account, including your Account balance, available at pnc.com/onlinebanking.

We may increase or decrease your credit limit or cash advance limit at any time and for any reason.

If your credit limit is ever increased, you must increase your security deposit by the amount of the increase in your credit limit, which must be in multiples of $50.00. We may, in our sole discretion, permit you to provide additional security in an amount less than the amount of the credit limit increase. Your credit limit may not be increased for up to 15 days after we receive your additional security deposit, and it will not be increased if your additional security deposit is made by a check, money order, electronic entry or other method that is not honored by the financial institution it is drawn on or is otherwise not paid. If you send us a check or electronic credit, it must be drawn on an account maintained at a financial institution located in the United States. All security deposits must be in U.S. dollars.

If you want to decrease your credit limit, you need to tell us in writing. You may not request a decrease more than twice over the life of your Account. The minimum decrease is $300, and larger decreases may be made in multiples of $50.00.

If you ask us to decrease your Credit Limit, within 60 days after we receive your request, we will withdraw the amount of the decrease from your security deposit, apply as much as necessary to your Account to bring your balance down to the new credit limit, and send you a check or credit your Account for the remainder of your Security Deposit that exceeds your new credit limit.

Additional information about your security deposit is provided in...
If you exceed your limit
We have no obligation to authorize any transaction that would put you over your credit limit or cash advance limit, but may do so at our discretion.
If we do authorize a transaction that will put you over your credit limit or cash advance limit, you will still be responsible for paying those transactions. If you receive a Statement showing that you went over your credit limit, you must pay the overlimit amount by the Due Date shown on that Statement.

3 BILLING AND PAYMENTS
You agree to pay all amounts due on your Account. If you allow anyone to use your Account, you are responsible for all charges made by that person, even if the charges are more than you expected or for which you gave permission. If your Account is a joint account, each of you is jointly and individually responsible for all amounts due on your Account.

3.1 Your Statement
At the end of each billing cycle, we will provide a Statement that covers the billing cycle, to the extent required by applicable law. A “billing cycle” means the days covered by a Statement. Typically, a billing cycle will be 30 or 31 days, but can change from month to month. We tell you on your Statement the number of days in the billing cycle covered by the Statement as well as the Statement period end date (closing date) of that billing cycle.
We will send only one Statement per billing cycle for your Account even if your Account is a joint Account. We will send each joint owner to the postal address we have on file that we have designated as the “primary” address for your Account. If you have opted for us to provide your Statements electronically, we will not have any obligation to send any Statements to your postal address. We may, at our discretion, round or truncate any amounts shown on your Statement, subject to any restrictions under applicable law.

3.2 Your minimum payment
You must pay at least the minimum payment each month by the Due Date shown on your Statement.
If you pay more than the minimum payment due for one billing cycle, you will still need to pay the full minimum payment due for the next billing cycle. There is no charge or penalty for paying more than the minimum payment.

How we calculate your minimum payment
Your minimum payment will be the largest of:
• Calculation 1
• Calculation 2
• Calculation 3

Calculation 1 $25
+ Any past due amounts OR
Calculation 2 2.5% of the new balance shown on your Statement OR
+ Any past due amounts OR
Calculation 3 1.0% of the new balance shown on your Statement + Any minimum interest charge, including any minimum interest charge, shown on your Statement + Any fees shown on your Statement (except any annual fee, foreign transaction fee or balance transfer fee) + Any past due amounts

If your new balance is less than $25, you must pay the new balance in full.

If you owe any amount over your credit limit, as previously stated, that amount is also due on the Due Date. Your Statement will show both the minimum payment due and overlimit amount due, if applicable. The total of your minimum payment and your overlimit amount will be shown on your Statement as your total payment due.
Periodically, you may receive a credit to your Account, such as when you return a purchase to a merchant or when you redeem a reward for a monetary credit to your Account. Credits are not applied to your Account as payments.

3.3 How to make payments
We provide several ways for you to make a payment.
• Online: Sign on to your PNC Online Banking account at pnc.com and click on the “Transfer Funds” tab.
• Mail: Send your payment to the P.O. Box on your Statement coupon.
• Phone: Use our automated telephone payment service by calling:
  1-800-558-8472; provide us with the dollar amount of the payment you wish to make; and
  provide us with information about the checking or savings account (bank and account number) to be charged.
Your use of the telephone payment service, together with the entry of your PIN, is your authorization for us to initiate a charge (via an ACH debit or other electronic entry) to the designated checking or savings account in order to make the payment you requested. Once you have completed the authorization, it can only be revoked by contacting:
PNC Bank
Equity Monetary/BR-98-01-7
P.O. Box 5570
Cleveland, OH 44101
Phone: 1-800-558-8472

If our attempt to charge your checking or savings account is unsuccessful because there are insufficient funds in the account you designate - or for any other reason - we may charge you a returned payment fee in accordance with the terms of this Agreement.

3.4 Crediting your payments to your Account
If you use one of the payment options listed in section 3.3 to make your payment and you comply with the additional payment requirements set out in this section, we will credit your payment as follows:
Payments received by 5:00 p.m. eastern time for payments received by mail, 6:00 p.m. eastern time for payments made by using our automated telephone payment service or by midnight eastern time for payments made by signing on to your PNC Online Banking account at pnc.com and clicking on “Pay Today” on the account activity screen for your Account will be credited the same day received.
Payments received after the set time for the payment method will be credited the next day.
If you don’t use one of the options listed in section 3.3 and/or don’t comply with the following additional payment requirements, crediting of your payment may be delayed up to 5 days or your payment may be rejected.

Additional payment requirements: All payments must be in U.S. dollars and drawn on an account at a U.S. financial institution. You may not use a Convenience Check to make a payment on your Account. When sending your payment by mail, you must use the envelope provided with your Statement, make sure our address is showing through the envelope window and include your payment coupon; do not send cash or include paper clips, staples, tape or other correspondence with your payment.

3.5 How we apply your payments
Application of your payments is at our discretion, and generally means that we will apply your payments to balances with lower APRs before balances with higher APRs. However, any amounts you pay in excess of your minimum payment due will be allocated to balances with higher APRs before balances with lower APRs.
When you make a payment, it may take 7 or more days before the payment amount is available to re-borrow as part of your total available credit.

4 INTEREST CHARGES
4.1 When interest charges apply
We begin to charge interest on your transactions as follows:
• Purchases and cash advances (other than Convenience Checks) and any related transaction fees: On the day you make the transaction.
• Balance transfers and any related transaction fees: On the day the transaction posts to your Account.
• Convenience Checks and any related transaction fees: On the day the convenience check posts to your Account.
• All other fees and charges: On the day we post such fee or charge to your Account.

We continue to charge interest on these transactions, fees and charges until you pay your balance in full and your payment is credited to your Account.

4.1.1 How to avoid paying interest on new purchases (grace period)
If you pay your entire new balance showing on your current Statement by your Due Date, you may avoid paying interest on new purchases appearing on your next Statement if you pay those new purchases by the Due Date shown on that next Statement. This is called a grace period. There is no grace period for cash advances and balance transfers.

4.2 Your APRs
Your Annual Percentage Rates (APRs) are the interest rates that determine how much interest you will pay on your Account for each billing cycle. Any variable APR that applies to your Account equals the value of an “index” plus a margin. Please refer to the Interest Rate and Fee Disclosures for the margin(s) for any variable APR, daily periodic rates of interest and APRs that apply to your Account. As specified in Section 8.1, we may change your APRs from time to time.
The index
The index used to calculate any variable APRs applicable to your Account and in effect for each billing cycle is the “Prime Rate” of interest appearing in the “Money Rates” section of The Wall Street Journal published on the 20th day of the month preceding the first day of that billing cycle or, if The Wall Street Journal is not published on that date, the next day on which such Prime Rate is published. If The Wall Street Journal stops publishing the Prime Rate, we will choose a similar rate to use as the index.

Example
Mary has a billing cycle that starts on June 25, 2013. Her purchase APR is a variable rate determined by adding her margin of 12.99% to the value of the index. To determine the purchase APR that will apply to her billing cycle that starts on June 25, 2013, we first need to determine the value of the index. We do that by looking at the prime rate listed in the “Money Rates” section of The Wall Street Journal on June 20, 2013. On that date, the prime rate listed was 3.25%. Therefore, Mary’s APR for purchases for her billing cycle starting June 25, 2013 is 12.99% (her margin) + 3.25% (the prime rate) = 16.24%.

Any increase or decrease in the value of the index will result in a corresponding increase or decrease in the periodic rates of interest and APRs that apply to your Account as well as the minimum payment amount (unless the minimum payment amount is equal to or less than $25) and amount of interest you’ll pay. Any change to your periodic rates of interest and corresponding APRs that is a result of a change in the index will be effective as of the first day of the applicable billing cycle. Your APRs for a billing cycle are shown on your Statement for that billing cycle.

Introductory or promotional APR
If you apply with any introductory APRs, information about those introductory APRs is provided in the Interest Rate and Fee Disclosures. In addition, we may occasionally make promotional (special rate) offers to you. If we offer you a special rate, we will tell you:
• Rate: The special APR that will apply
• Promotional Period: How long the special rate will apply
• Eligible transactions: The transactions or balances to which the special rate will apply
• Fees: Any fees that apply
We will calculate interest on eligible transactions separately from the rest of the transactions on your Account. Your Statement will show any balances to which a special rate applies. We may cancel a special rate if you trigger the Penalty APR.

Penalty APR
If we do not receive a minimum payment within 60 days after your Due Date, we may apply the higher Penalty APR to all your balances and future transactions. If we do this, we will notify you, as required by applicable law.
After the Penalty APR goes into effect, if you make at least your required minimum payments for six consecutive billing cycles by the applicable Due Dates, then, beginning the first day of the next billing cycle after you’ve met these payment requirements, we’ll stop using the Penalty APR and use the APRs that would otherwise apply to your Account.
4.3 How we calculate interest charges

We use the average daily balance (including new transactions) method to calculate the amount of interest on your Account. That means we use the formula below to calculate interest for each different transaction type on your Account. Then we add the interest for each transaction type together to get the total amount of interest that applies to your Account. Your Account may have one or more of the following transaction types: purchases, cash advances, protected balances and special rate transactions. For purposes of calculating interest, balance transfers are considered purchases unless a special rate offer applies, in which case they are treated as special rate transactions.

**Formula used to calculate interest on each transaction type**

- **Daily periodic rate of interest**
  - Average daily balance
  - Number of days in billing cycle

  \[
  \text{Interest charges} = \text{Daily periodic rate of interest} \times \text{Average daily balance} \times \text{Number of days in the billing cycle}
  \]

To use this formula, we first have to calculate components of the formula.

**Daily periodic rate of interest**

The daily periodic rate is the applicable APR divided by 365.

\[
\text{APR} \div 365 = \text{Daily periodic rate of interest}
\]

Because you may have a different APR for each transaction type, you may have a different daily periodic rate of interest for each transaction type.

**Average daily balance**

We calculate the average daily balance for each transaction type (as previously stated, balance transfers are calculated as part of the average daily balance for purchases, unless they are subject to a special rate offer) as follows:

Each day, we calculate the daily balance for each transaction type as follows:

- Unpaid amount of transactions (which may include unpaid interest and fees from previous billing cycles)
- Any payments or credits applied to those transactions as of that day
- Any new transactions, applicable fees, and interest on the previous day’s balance

\[
\text{Daily balance} = \text{Average daily balance}
\]

At the end of the billing cycle, we calculate the average of these daily balances as follows:

\[
\text{Average daily balance} = \frac{\sum \text{Daily balances for the billing cycle}}{\text{Number of days in the billing cycle}}
\]

**Interest charges**

These fees are in addition to any interest charges associated with a transaction.

- If you are charged a penalty fee for making a late payment or having a payment returned, you must still make any required payment due and owing on your Account.
- Transaction fees are included in the average daily balance for the corresponding transaction type. For example, cash advance fees are included in the average daily balance for cash advances.
- Penalty fees, such as the late fee, and service fees, such as the stop payment fee, are included in the average daily balance for purchases.
- We show the amount of each fee that applies to your Account in your Interest Rate and Fee Disclosures. The table below describes when those fees may be applied to your Account. If a particular fee does not apply to your Account, your Interest Rate and Fee Disclosures will show “none” or “$0” – or similar language - for that fee or will not show that fee at all. As explained in Section 8.1, fees on your Account are subject to change.

**FEE**

<table>
<thead>
<tr>
<th>WHEN THIS FEE IS CHARGED</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual</strong></td>
<td>When the Account is opened and every year after that. The total amount of the annual fee is divided by 12 and assessed to your Account in equal monthly increments.</td>
</tr>
<tr>
<td><strong>Balance transfer</strong></td>
<td>When you transfer balances to your Account as explained in Section 6.1.</td>
</tr>
<tr>
<td><strong>Cash advance</strong></td>
<td>When you take a cash advance. See Section 3 for a description of transactions that are “cash advances.”</td>
</tr>
<tr>
<td><strong>Foreign transaction</strong></td>
<td>When you make a foreign transaction as explained in section 6.2.</td>
</tr>
<tr>
<td><strong>Late payment</strong></td>
<td>When your minimum payment for a billing cycle is not received by the Due Date.</td>
</tr>
<tr>
<td><strong>Returned payment</strong></td>
<td>If you make a payment on your Account and the payment is returned unpaid.</td>
</tr>
<tr>
<td><strong>Stop payment</strong></td>
<td>When you ask us to stop payment on a Convenience Check or balance transfer, or when you renew a stop payment order.</td>
</tr>
<tr>
<td><strong>Research</strong></td>
<td>When you request copies of statements, Convenience Checks or other Account documents. If the document you request must be obtained from Visa or Mastercard, you may need to reimburse us for fees they charge you.</td>
</tr>
<tr>
<td><strong>Rush card</strong></td>
<td>If you request the balance transfer for us to process your request.</td>
</tr>
<tr>
<td><strong>Expedited payment</strong></td>
<td>If you ask a customer service representative to expedite the crediting of a payment to your Account.</td>
</tr>
</tbody>
</table>

6 ACCOUNT FEATURES AND SERVICES

6.1 Balance transfers

We may permit you to transfer balances you owe to other financial institutions or companies to your Account.

- If you requested a balance transfer when you opened your Account, it may take three weeks or more from the time you request the balance transfer for us to process your request.
- Balance transfers will count against your credit limit, just like any other transaction.
- Balance transfers do not earn rewards under reward programs.

6.2 Foreign transactions

Transactions with merchants and financial institutions outside the U.S. and its territories are considered “foreign transactions.”

6.3 Optional overdraft protection

You can protect your PNC Bank checking account from overdraft fees and returned personal checks by enrolling in overdraft protection. This service is optional, your Account must be eligible to provide overdraft protection and you must enroll for it to take effect.

Once you enroll in overdraft protection, it may take up to 17 days for us to activate the service.

How overdraft protection works

If you make a transaction in your checking account that would cause it to be overdrawn, we will advance an amount from your Account to your checking account to cover the amount that is overdrawn, up to your cash advance limit. Each overdraft advance must be for a minimum amount, which we will tell you in the overdraft protection terms and conditions for your checking account. Any amount over the minimum amount will be rounded up to the next whole dollar. We process advances after the close of business Monday through Friday. Each overdraft advance will be made per day for each checking account.

Fees for overdraft protection

Each overdraft protection advance will post to your Account as a cash advance, and we will charge your Account the cash advance fee. Your checking account may include an overdraft advance fee for accessing overdraft protection. See the fee schedule for your checking account(s) for specific fee information.

Suspending or cancelling overdraft protection

We will automatically cancel overdraft protection if your Account is closed, and we may cancel it if your Account is in default. In addition, we may refuse to make an overdraft protection advance for any of the following reasons:

- Your Account is in default;
- Your right to use your Account is closed or suspended; or
- The advance would exceed your Account’s cash advance limit.

If we refuse to make an overdraft protection advance, we...
You will be in default if:

- by applicable law, you will be liable for our collection costs,
- to pay the full amount you owe us. If you do not pay the full
  amount due on your Account, subject to any restrictions under applicable law.

7.2 Removing an authorized user

If you let someone use your Account (an “authorized user”) and you want to stop that person from using your Account, you may need to remove the authorized user from your Account and to provide you with a new Account number and a new Card or Cards.

8 OTHER TERMS THAT APPLY TO YOUR ACCOUNT

8.1 Changes to this Agreement

We may change this Agreement from time to time and for any reason, except as prohibited by applicable law. We may change fees, the annual percentage rates, whether the annual percentage rates are fixed or variable and other items. We will notify you of changes, if required by applicable law. Unless otherwise noted, we will send notices to the primary address we have for you in our records. If you have opted for us to provide notices electronically, we will not have any obligation to send such notices to your postal address.

In some cases, you may have the right to reject a change. We will tell you when you have that right and how and by what date you must notify us that you reject the change. If you don’t reject a change in the required manner and time period, you will be deemed to have accepted the changes in the notice and to have accepted and confirmed all terms of your Agreement.

8.2 Law that applies to this Agreement

The provisions of this Agreement will be governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles. If a court decides not to enforce a part of this Agreement, this Agreement will then be read as if the unenforceable or invalid part were not there. All provisions in this Agreement are subject to any restrictions under applicable law.

For Maryland residents, only to the extent federal law and the laws of the State of Delaware do not apply, this Agreement is governed by Title 12, Subtitle 9 of the Maryland Commercial Law Article.

8.3 No waiver of rights/oral agreements

We will not lose any of our rights under this Agreement or otherwise even if we:

- Delay taking action for any reason;
- Take actions not listed in this Agreement; Accept late payments or partial payments; or
- Accept any payment marked with the words “Paid in Full” or similar language that is sent to an address other than the address provided in the “Conditional Payments” section of your Statement.

If there is a conflict between this Agreement and something said by an employee or officer of PNC Bank, this Agreement will be followed.

8.4 Transferring your Account

We may transfer your Account and our rights under this Agreement to another person or company. That person or company will take our place in this Agreement. You must pay that person or company the amount you owe us on your Account (instead of paying us) if you are asked to do so. You may not transfer your Account or your rights under this Agreement to any person or company.

8.5 Security interest

You must keep an amount equal to your credit limit on deposit with us as security for your Account. This is your security deposit with us. When you apply for your Account, you signed a security agreement that gives us a security interest in your security deposit and explains when we can use your security deposit to pay your obligations to us. We have no other security interest for the Account even though other agreements we have with you may say that we do.

8.6 Jury trial waiver

If we have determined that you are a “covered borrower,” that term is defined under the Military Lending Act regulation, 32 CFR Part 232 (meaning, generally, if you are active military or a dependent of active military at the time your Account is opened), the following Jury Trial.

Waiver provision does not apply to your Account even if, at the time of a later dispute between us, you are no longer a covered borrower.

For any dispute that is not arbitrated, you and we knowingly, willingly and voluntarily waive any right to a trial by jury in the event of a litigation arising from this Agreement.

8.7 Important information about phone calls, texts, prerecorded and email messages and faxes

NOTE: If we have determined that you are a “covered borrower,” as that term is defined under the Military Lending Act regulation, 32 CFR Part 232 (meaning, generally, if you are active military or a dependent of active military at the time your Account is opened), the following arbitration provision does not apply to your Account even if, at the time of a later dispute between us, you are no longer a covered borrower.

READ THIS ARBITRATION PROVISION CAREFULLY. IT WILL HAVE IMPORTANT EFFECTS ON YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED.
Under the terms of this Arbitration Provision, and except as set forth below, Claims (as defined below) will be resolved by individual (and not class-wide) binding arbitration in accordance with the terms specified herein, if you or we elect it.

9.1 Your right to Opt Out; Effect of Arbitration

YOUR RIGHT TO OPT OUT; EFFECT OF ARBITRATION.

This Arbitration Provision will apply unless you opt out by providing proper and timely notice described in section 9.6 under “Right to Opt Out.”

If a Claim, or you, or we, (1) have a court or jury decide the Claim; (2) engage in information gathering (discovery) to the same extent as in court; (3) participate in a class action, private attorney general or other representative action in court or in arbitration; or (4) join or consolidate a Claim with those of any other person.

This Arbitration Provision will survive the termination of this Agreement. See further details below.

9.2 Definitions

“Arbitration Fees” means all fees for arbitration, including any filing, administrative and/or arbitrator’s fees that we are required to pay pursuant to the terms of this Agreement. See further details below.

9.3 Arbitration Procedures

9.3.1 Notice of Arbitration

At any time after a Notice, the parties may conduct any arbitration in violation of this provision or to conduct any arbitration in violation of this provision or to issue any relief that applies to any person or entity other than you and/or us individually. The parties acknowledge and agree that under no circumstances will a class arbitration be allowed in this Arbitration Provision.

9.3.2 Arbitration Administrator and Rules

The arbitrator’s award shall be final and binding on all parties, except for any right of appeal provided for by the Federal Arbitration Act. This Agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Provision.

9.3.3 Arbitration costs

You or we may be responsible for the remainder of your balance. We can try to collect the amount in question, or report you as delinquent on that amount.

9.3.4 Class action waiver

The parties acknowledge that under the Class Action Waiver is material and essential to the arbitration of any Claims and do not wish to be governed by the Arbitration Provision in your Account Agreement (the “Opt Out Notice”). To be effective, your written Opt Out Notice must be sent to us by either of the following means:

9.4 RIGHT TO OPT OUT

You may opt out of this Arbitration Provision by calling us toll free at 1–800–537–7374, or by sending us a written notice which includes your name(s), Account number, and a statement of your opt-out request (both of which must be sent to us within thirty days of receiving this notice). Alternatively, we will return requested at PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429.

We will tell you our decision. At that point, if we think you owe you to pay the amount in question.

Your decision to opt out will not affect any other provision

Your billing rights: keep this document for future use.

This section tells you about your rights and our responsibilities under your Account Agreement.

What to do if you find a mistake on your Statement

If you think there is an error on your Statement, write to us at PNC Bank, N.A.

P.O. Box 3429

Pittsburgh, PA 15230-3429

In your letter, give us the following information:

Account Information: your name and Account number.

Description of the error: tell us in detail what error you believe is a mistake, and why you believe it is a mistake.

We must investigate your complaint within 30 days of receiving your letter from us. If we need more time, we will extend the time limit and tell you why. We will tell you our decision in writing, describing what we plan to do.

If you still have not been satisfied, you can file a claim in small claims court or, if the value of your claim exceeds the small claims limit in your jurisdiction, you may have the right to file a claim in a court.

If you so choose, you may file your claim in small claims court or, if the value of your claim exceeds the small claims limit in your jurisdiction, you may have the right to file a claim in a court.

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