Pricing Information Addendum for PNC Bank Consumer Credit Card Agreement # K-10554

A Note About the Attached Consumer Credit Card Agreement (# K-10554): 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>Ranging from 9.74% to 21.74%</td>
<td>Ranging from 0.04997% to 0.08284% (V)</td>
<td>Ranging from 18.24% to 30.24% (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>$0</td>
</tr>
<tr>
<td>Balance Transfer</td>
<td>The greater of $5; or ranging from 3% to 4% of the amount of the balance transfer</td>
</tr>
<tr>
<td>Cash Advance</td>
<td>5% 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 $38</td>
</tr>
<tr>
<td>Returned Payment</td>
<td>Up to $38</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."
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><strong>Pay on time</strong></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><strong>Stay within your credit limit</strong></td>
<td>Your initial credit limit is printed on your card carrier. You can check your credit limit, available credit and balance any time by signing on to your PNC Online Banking account at pnc.com. And 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><strong>Try to pay off your balance each month</strong></td>
<td>Generally, the more you pay toward your balance each month, the less interest you’ll pay and the faster you’ll pay off your balance. And if you pay your entire balance – not just your purchases – in full each month you’ll avoid paying interest on new purchases. This is called your “grace period” for new purchases. Remember though – there is no grace period for cash advances or balance transfers. For details, see section 4.1.1 and 6.1 of your credit card agreement.</td>
</tr>
<tr>
<td><strong>Check your statement each month</strong></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. It’s also a good idea to check your statement to confirm that we’ve received your payment and posted the payment to your account. 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>
</tbody>
</table>

Making payments

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 section 3.4 of your credit card agreement), we will credit your payment as follows:

<table>
<thead>
<tr>
<th>If you make a payment...</th>
<th>We will credit your payment as...</th>
</tr>
</thead>
<tbody>
<tr>
<td>By mail, sent to the P.O. Box printed on your payment coupon</td>
<td>the day we receive it, if received by 5:00 p.m. ET, next day if received after 5:00 p.m. ET</td>
</tr>
<tr>
<td>By phone: 1-800-558-8472</td>
<td>the day we receive it, if received by 6:00 p.m. ET, next day if received after 6:00 p.m. ET</td>
</tr>
<tr>
<td>By signing on to your PNC Online Banking account at pnc.com and clicking on the “Transfer Funds” tab</td>
<td>the day we receive it, if received by midnight ET, next day if received after midnight ET</td>
</tr>
</tbody>
</table>

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.

If you are a student

Some PNC Bank products may come with special benefits for students. You must tell us if you are a student in order to receive any student benefits available for that PNC Bank product or service. That means that even if you told us when you applied for your credit card account that you are a student, you may not automatically receive available student benefits for other PNC Bank products or services you have or are receiving. We may require additional authorization or direction in order to provide some student benefits to you. Visit the Student & Graduates Center on pnc.com for additional information.

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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Your billing rights

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

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 assigns.

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 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 the terms of 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)(s) 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 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 on new purchases and services from a participating merchant.

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.

• Cash advances: You may get cash advances from us or from other participating financial institution by using a 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, and 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. You may not use your Account to make payment on other loans or lines of credit you owe us.

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 any other Transaction that occurred before or after the Card was canceled.

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. 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 $4,000 and a cash advance limit of $1,000. Pat currently has a balance of $2,000.

Total credit limit

$4,000

Account balance

$2,000

Total available credit

$2,000

Pat’s balance of $2,000 includes a convenience check Pat wrote for $500 and the associated cash advance fee of $20 (4% of the amount of the convenience check).

Cash advance limit

$1,000

Cash advance

$520

Amount available for additional cash advances

$480

Right now, Pat has $2,000 of available credit that he could use for additional purchases, but only $480 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 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 Statement 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 greater of:

1. Calculation 1
- $27
- Any annual fee shown on your Statement (if applicable)
- Any past due amounts

2. Calculation 2
- 1.0% of the new balance shown on your Statement
- The total interest, including any minimum interest charge, should be
- Any annual fee (if applicable) or cash advance fee shown on your Statement
- Any late or return payment fees shown on your Statement
- Any past due amounts

If your new balance is less than $27, you must pay the new balance in full.

If your new balance is $27 or more and one of the above calculations results in a smaller requirement, your minimum payment will be the smaller of the two calculations. In any case, your minimum payment due will never exceed your new balance.

Example
Pat’s statement shows a new balance of $500, including a past due amount of $38. He has been charged $10.60 in interest and a $27 late fee because he missed his last payment.

His minimum payment will be the largest of:

1. Calculation 1
- $27.00
- $38.00

2. Calculation 2
- $1,000 x 0.01
- Total interest
- $10.60
- Late fee
- $27.00
- Amount past due
- $38.00

= $65.00

Because $80.60 is larger than $65.00, Pat’s minimum payment this billing cycle is $80.60.

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 and due on the Due Date.

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; and
- 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-YB-S8-01-7
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 “Make a Payment” or “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 that 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. Please refer to section 6.1 for information on how transferring a balance can impact your grace period on new purchases.

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 margins (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 that date, the next day that it is published. If the 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, 2017. 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, 2017, 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, 2017.

On that date, the prime rate listed was 4%. Therefore, Mary’s APR for purchases for her billing cycle starting June 25, 2017 is 12.99% (her margin) + 4% (the prime rate) = 16.99%.

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 payments due, if applicable. Your Statement should show any balances to which a special rate applies.

APRs
That means we will apply the formula below to calculate interest for each different transaction type 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 payment 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 total of your payments for the applicable period (if any) to the total of your balances and future transactions. If we do this, we will notify you, as required by applicable law.

To use this formula, we first have to calculate components of your Outstanding Balance as of the applicable Due Dates, then, beginning the first day of the applicable billing cycle. We use the average daily balance (including new transactions) method to calculate interest for each different transaction type on your Account.

Formula used to calculate interest for each transaction type

\[
\text{Interest} = \text{Average Daily Balance} \times \text{Periodic Rate} \times \text{Number of Days in Billing Cycle}
\]

x Average daily balance
Number of days in billing cycle

Interest charges
To use this formula, we first have to calculate components of the formula.
### 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.**

For example, if you transferred a balance to your Account, you had a balance transfer fee of $4.93. If you paid that fee using your current credit limit, your new balance would be $4.93 less than your current credit limit.

### 5 FEES

<table>
<thead>
<tr>
<th>FEE</th>
<th>WHEN THIS FEE IS CHARGED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>When the Account is opened and every year after that.</td>
</tr>
<tr>
<td>Balance transfer</td>
<td>When you transfer balances to your Account as explained in Section 6.1.</td>
</tr>
<tr>
<td>Cash advance</td>
<td>When you take a cash advance. See Section 2 for a description of transactions that are &quot;cash advances.&quot;</td>
</tr>
<tr>
<td>Foreign transaction</td>
<td>When you make a foreign transaction as explained in section 6.2.</td>
</tr>
<tr>
<td>Maintenance</td>
<td>Each month your Account is open.</td>
</tr>
<tr>
<td>Late payment</td>
<td>When your minimum payment for a billing cycle is not received by the Due Date.</td>
</tr>
<tr>
<td>Returned payment</td>
<td>If you make a payment on your Account and the payment is returned unpaid.</td>
</tr>
<tr>
<td>Stop payment</td>
<td>When you ask us to stop payment on a Convenience Check. You will be charged a fee even if the check is later honored.</td>
</tr>
<tr>
<td>Rush card</td>
<td>If we expedite delivery of a replacement Card at your request.</td>
</tr>
</tbody>
</table>

#### Interest charges for purchases

- **Rounding and truncation:**
  - We may, at our discretion, round or truncate these amounts, subject to any restrictions under applicable law.
  - **Minimum interest under charge:**
    - You will always be charged at least a minimum amount of interest for a billing cycle, unless there is no interest charge at all for that billing cycle. The amount of your minimum interest charge is shown on your Interest Rate and Fee Disclosures. Any minimum interest charge assessed to your Account will be shown under the "Fees" section of your Statement.

#### Foreign transactions

- **Transactions with merchants and financial institutions outside the U.S. and its territories are considered "foreign transactions."**
- **How we process foreign transactions:**
  - If you make a foreign transaction, including a return, in a foreign currency, Visa or Mastercard (as applicable) will convert the transaction to U.S. dollars at the rate it has selected from the range of rates available in the wholesale currency markets for the applicable conversion date (which may differ from the rate Visa or Mastercard receives) or the government-mandated rate in effect for the applicable conversion date. The conversion rate may differ from other exchange rates for the foreign currency.

#### 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, 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 to place a stop payment order:**
  - You can protect your PNC Bank checking account from overdraft fees and returned personal checks by enrolling in overdraft protection. This service is optional, 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.

#### 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 additional fees for accessing overdraft protection. See the fee schedule for your checking account(s) for specific fee information.

#### Suspending or canceling overdraft protection

- **We will automatically cancel overdraft protection if your Account is closed, and we may cancel it if your Account remains open. 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;**
  - **The advance would exceed your Account's cash advance limit.**

#### 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, 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 to place a stop payment order:**
  - You can protect your PNC Bank checking account from overdraft fees and returned personal checks by enrolling in overdraft protection. This service is optional, 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.

- **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 additional fees for accessing overdraft protection. See the fee schedule for your checking account(s) for specific fee information.

#### 6.4 Stop payment orders on Convenience Checks

- **We may permit you to stop payment on a Convenience Check.** You (or your Account) are a joint account, either of you may make a stop payment order on a Convenience Check, even if somebody else wrote it. We may charge a fee for stop payment orders.

#### How to place a stop payment order

- **To place a stop payment order, call us at the number shown on your Statement. Be sure to follow the following information about the Convenience Check you would like us to stop.”**

---

### Example

The example below shows how we would calculate interest for a customer with an average daily balance for purchases of $400 and a purchase APR of 15%.

- **Daily periodic rate for purchases:**
  - 15% ÷ 365 = 0.04109%

- **Average daily balance:**
  - $400

- **Days in billing cycle:**
  - 30

**Calculation of interest charges**

<table>
<thead>
<tr>
<th>Daily periodic rate</th>
<th>Average daily balance</th>
<th>No. of days in billing cycle</th>
<th>Calculation of interest charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.04109%</td>
<td>$400</td>
<td>30</td>
<td>$4.93</td>
</tr>
</tbody>
</table>

If this customer also made cash advance transactions, we would add the interest for purchases to the interest for cash advances to get a total amount of interest for the Account.
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 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 notify you of the right to reject any change and when and how by what date and time 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 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 any regulations and 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 read as if the unenforceable or invalid part were not part of it. All provisions of this Agreement are subject to any restrictions under applicable law.

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 for 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
This Agreement does not give us a security interest in any of your property. We have no security interest for the Account, even if other agreements we have with you say that we do.

8.6 Jury trial waiver
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 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: When we use the term “PNC” in this Section 8.7, we mean PNC Bank, its affiliates and designees.
By providing telephone number(s) to us now or at any later time, you authorize PNC to contact you at those numbers regarding any of your PNC accounts. You also consent to PNC using any means to call you at those numbers, including by:
• Placing calls using an automated dialing system to a cell, VoIP or other wireless phone number; and
• Sending prerecorded messages or text messages to those numbers in order to service and collect on your PNC accounts, but not to market to you even if you may be charged for the calls or text messages.
You also consent to PNC:
• Monitoring or recording any phone call with you;
• Contacting you by email or any other form of electronic communication and/or by fax in accordance with applicable law.
• Using third parties to contact you by phone, email, other electronic communication or by fax to the same extent as though PNC were making those contacts itself.

8.8 Credit reporting
We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you believe that we have information about you that is inaccurate or if you have reported information about you that is inaccurate, please write to us as soon as possible at the Customer Service address that is shown on your monthly Statement. Please be sure to tell us which account, what information you believe is inaccurate, why it is inaccurate, and provide any supporting documentation, including a copy of your credit report if you have it. Please include your Account number on your correspondence.

8.9 Special notices – the following notices are given only to the extent not inconsistent with 12 U.S.C. Section 85 and applicable Federal Regulations and Opinions and the choice of law provision set forth herein (with respect to which we expressly reserve all rights).

IF YOU RESIDE IN MISSOURI: Oral agreements or commitments to loan money, extend credit or forbear from enforcing repayment of debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

IF YOU RESIDE IN OHIO: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit decisions be made without regard to race, color, religion, national origin, sex or disability. Federal laws and state or local laws of the State of Ohio, as applicable, also prohibit discrimination against you based on your age or marital status.

IF YOU RESIDE IN TEXAS: THIS WRITTEN AGREEMENT REPLACES THE FINAL ARBITRATION AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

9 ARBITRATION PROVISION

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 IMPACT HOW LEGAL CLAIMS 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 independent, non-class-action, 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 5.2 below.

If your opt out is provided, your Account will survive any bankruptcy to the extent consistent with applicable bankruptcy law and we must let those organizations know when the matter has been resolved.

9.2 Definitions

We,” “us” and “our” are defined in section 1.1 of the Account Agreement. Our Notice to you shall be sent to the most recent address on file with us. You can change your address by providing proper and timely notice described in section 5.2 above. After we finish our investigation, one of two things will happen:

To use this right, all of the following must be true:

If all the criteria above are met and you are still dissatisfied with our decision, you may file a complaint with the Federal Trade Commission at ftc.gov or with a state or federal agency.

1. Your right to Opt Out: Effect of Arbitration

9.4 Arbitration administrator and rules

The party electing arbitration must choose between the provisions of this Arbitration Provision and the AAA or JAMS rules, or any other terms of the Agreement, the provisions of this Arbitration Provision shall control. If any part of this Arbitration Provision is deemed or found to be unenforceable for any reason, the remainder shall be enforceable, except as provided by the Class Action Waiver. This Arbitration Provision shall survive (1) the closing of your Account and the termination of any relationship between us, including the termination of the Agreement, and (2) survive any bankruptcy to the extent consistent with applicable bankruptcy law.

9.6 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 that you (both or all of you, if more than one) do not agree to the arbitration provisions of this Account Agreement (the “Opt Out Notice”). To be effective, your written Opt Out Notice must be sent to us by first class mail or certified mail, return receipt requested, at PNC Bank, N.A. P.O. Box 3429, Pittsburgh, PA 15230-3429, Attn: Arbitration Opt Out.

We must receive your telephone call or written notice within forty-five (45) days after we open your Account.

Your decision to opt out will not affect any other provision of this Agreement.

This section tells you about your rights and our responsibilities under the arbitration Opt Out. If you have already received a written explanation of this, you may skip to the section “What to do if you have already received a written explanation of the Opt Out.”

What to do if you have already received a written explanation of the Opt Out:

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.
• Dollar amount: The dollar amount of the suspected error.
• Description of problem: a brief written explanation of the grounds for the decision. The arbitrator may award any damages or other relief or remedies that would apply under applicable law, as limited in paragraph 9.3 above, to an individual action brought in court. In addition, with respect to claims asserted by you in an individual arbitration, we will pay your reasonable attorney, witness and expert fees and costs if and to the extent you prevail, or if applicable law requires us to do so.

9.7 Effect of arbitration award; appeal

The arbitrator’s award shall be final and binding on all parties, except for any right of appeal provided by the Federal Arbitration Act or any other applicable law. The arbitrator will follow the applicable substantive law, consistent with the Federal Arbitration Act (FAA), that would apply if the matter had been brought in court.

9.8 Class Action Waiver

If either you or we elect to arbitrate a Claim, neither you nor we will have the right to: (a) participate in any class, private attorney general, or other representative action in court or in arbitration; or (4) join or consolidate a Claim with the claim of any other person.

•  At least 3 business days before an automated payment is due, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

9.9 Limits on class actions

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay all or part of that amount. We will then tell you our final position on your bill and the reason for our position. If we make a mistake:

•  We cannot try to collect the amount in question, or report you as delinquent for that amount.

•  If we have collected the amount, we will pay interest from the date the amount was credited back to your Account.

10.2 Damages

We are not required to investigate any potential errors on our billing if you are not a PNC customer. If we make a mistake:

We cannot try to collect the amount in question, or report you as delinquent for that amount.

If we cannot follow all the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your rights if you are dissatisfied with your credit card purchases

If you are satisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

•  If you do not have the amount in question or any interest or other fees related to that amount.

•  If we do not follow all the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

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