Title: PNC COVID-19 Response – Full Video

PNC Employee: Andre

Transcript: Hi, my name is Andre. I’m a branch manager here at PNC Bank and today I will be talking to you about overdraft protection.

Surely during these tough economic times, many customers are experiencing financial hardships for various reasons. One way to really ensure a peace of mind is to make sure that you have a PNC checking account that is currently set up for overdraft protection. And if you already have a Virtual Wallet® product, this feature is already set up for you.

Overdraft protection helps in the event, if there are insufficient funds available to cover certain transactions, automatically funds will be transferred from your designated PNC savings account, PNC money market, PNC line of credit, or PNC credit card to cover those transactions for you.

Log in to online banking from a PC. Do not use the mobile app. Then click on the “Customer Service” tab. Under “Account Management,” click on “Manage Overdraft Solutions.” Then make sure your overdraft protection is linked to the appropriate PNC accounts. If you linked your checking account to another account, make sure that it is funded with a reasonable amount to cover any emergencies that could come up during these difficult times.

PNC overdraft protection is a basic step that you can take to prevent yourself from overdrawing or overdrafting your checking account, provided that you do have sufficient funds to cover those transactions in your other PNC accounts.

I hope this video was helpful and you can see just how easy it is really to set up overdraft protection.