

# Consumer Schedule of Service Charges and Fees

## PNC High Yield Savings<sup>SM</sup>



Effective June 22, 2025

All Markets. All prices are subject to change. Products, services and prices may vary by market.

### Account Opening and Usage

**Minimum Deposit to Open** ..... \$0

*Accounts remaining unfunded for a period of 180 days may be closed. When you open a new High Yield Savings account through PNC Online Banking, we will place an initial hold on the account for a period that will not exceed 5 business days, beginning with the business day on which your online application is completed (or next business day if application completed on a non-business day). Deposits made during this period will not be available during this period for any purpose. When the initial hold is removed from your account, funds from your deposits, including deposits made during the initial hold period, will be available according to the other provisions of the Consumer Funds Availability Policy within the Account Agreement for Personal Checking, Savings and Money Market Accounts.*

**Monthly Service Charge** ..... No Charge

**Balance Earns Interest<sup>1</sup>** ..... Yes

*For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).*

PNC reserves the right to refuse or return any deposit amount to you that causes the combined balance of all of your PNC High Yield Savings accounts with us to exceed \$5,000,000 (including any jointly owned, or in the case of an account owned by a living trust, jointly managed accounts).

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship benefits have been met, such as: the balance of the account and the number and total dollar amount of direct deposits received per month.

### Banking Card and ATM Transactions

#### PNC Bank Banking Card Fees

**PNC Banking Card** ..... No charge  
**Card Replacement** ..... No charge  
**Expedited Card Delivery** ..... \$25.00 each

#### PNC Bank ATM Transaction Fees

*Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.*

**At PNC Bank ATMs** ..... No charge  
**At non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands<sup>2</sup>** ..... \$3.00 each  
**At non-PNC Bank ATMs in all other countries<sup>2</sup>** ..... \$5.00 each

**Other Financial Institutions' ATM Surcharge Fees<sup>2</sup>** ..... Not reimbursed

### Overdraft Services

**Overdraft Item Fee** ..... \$36.00 per item

*An **Overdraft Item** fee is assessed when PNC pays an item for a customer. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.*

**Maximum Number of Overdraft Fees** ..... 1 per day

**Overdraft Balance Threshold** ..... \$5.00

*If the account is overdrawn by \$5.00 or less after all transactions are posted for the day, any overdraft item fees are automatically refunded.*

**Returned Item Fee** ..... No charge

*A **Returned Item** (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.*

### Online Banking and PNC Voice Banking<sup>SM</sup>

**Automated Transfers<sup>2</sup>** ..... No charge

## Statement Options

**Online Banking Statements** ..... No charge

*Requires Online Banking enrollment by accepting the online terms and conditions.*

**Paper Statements** ..... No charge

PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-888-PNC-BANK (1-888-762-2265).

## Wire and Money Transfers

### Domestic Wires

**Incoming** ..... No charge

**Agent-Assisted Outgoing** ..... **\$30.00** each

**Self-Service Outgoing** ..... **\$25.00** each

### International Wires

**Incoming** ..... **\$15.00** each

**Agent-Assisted Outgoing** ..... **\$50.00** each

**Self-Service Outgoing – Sent in US Dollars (USD)** ..... **\$40.00** each

**Self-Service Outgoing – Sent in Foreign Currency (FX)** ..... **\$5.00** each

**Agent Assisted International Money Transfer** ..... **\$10.00** each

**Self-Service International Money Transfer** ..... **\$5.00** each

*International Money Transfer is available on certain transactions based on the destination country, enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available, International Wire fees apply.*

## Other Account Charges and Services

**Legal Process Fee** ..... Up to **\$100.00** each

*Fee applies to each legal order received that requires PNC to take action related to the funds in the account. PNC's actual attorney fees and court costs, when applicable, may be assessed in addition to the Legal Process Fee.*

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### Non-Client Check Cashing Fee

*This fee will be charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.*

For check amounts of \$25 or less ..... No charge

For check amounts of \$25.01 - \$100 ..... **\$2.00** each

For check amounts greater than \$100 ..... **2.50%** of the check amount

**PNC Express Funds** ..... **2.50%** of the check amount over \$100

*PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, a PNC ATM, or Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Consumer Funds Availability Policy.) PNC Express Funds is not eligible for check amounts less than \$25.* **\$2.00** fee for each check amount from \$25 to \$100

**Transaction Limit Fee**<sup>3</sup> ..... **\$3.00** each

*Fee per transaction in excess of the permissible number of transactions from a savings or money market account within the monthly service charge period.*

**Return of Deposited or Cashed Item** ..... No charge

**Redeposit of Returned Deposited or Cashed Item** ..... No charge

**Stop Payment** ..... **\$33.00** each

*Fee for a stop payment on a preauthorized debit or electronic transfer*

## Images and Photocopy Requests

**Self-service Requests through Online Banking** ..... No charge

*View, print and save digital images of deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) for the current and previous two statement periods*

### Self-service Requests through Online Banking for Items

**within a Deposit Ticket Detail List** ..... No charge

### Statement Requests

**Self-service Requests of Online Statements through Online Banking** ..... No charge

Staff-Assisted Statement Requests ..... No charge  
Includes online requests to mail or fax statement copies

## Additional Services Available to PNC High Yield Savings Customers

### Cash Alternatives

Cashier's Checks ..... **\$10.00** each

### International Services\*

Foreign Currency Exchange Rate ..... Dependent upon current PNC applicable exchange rate

Foreign Check Deposit Exchange Rate ..... Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate

Collections (\$100 USD minimum collection amount) ..... **\$25.00** per item

*\* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.*

### Safe Deposit Box

Annual Rental Fee ..... Pricing varies by size and location

Automatic Deduction of Rental Fee ..... **\$5.00** discount off annual rental fee  
*Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.*

Late Payment Fee ..... **\$10.00**  
*Fee if payment is 30 days past due*

#### Servicing Fees

Inventory by bank personnel ..... **\$40.00** per hour  
*Minimum 1 hour charge*

Replacement Keys (per set) ..... **\$15.00** plus tax

Lock Replacement ..... **\$15.00**  
*Cost of replacement keys are added*

#### FOOTNOTES:

- 1 See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details.
- 2 PNC Bank charges may apply for use of another financial institution's or ATM operator's ATMs. Additionally, other financial institutions and/or ATM operators may charge for using their ATMs.
- 3 Transaction fees will apply to your account if you exceed six (6) Restricted Transfers in a monthly service charge period. Restricted Transfers are transfers from a savings or money market account to other accounts (including transfers to another account for overdraft protection) or to third parties by check, through point-of sale purchase transactions or similar debit card transactions, by pre-authorized or automatic agreements, telephone, online or similar order payable to a third person. If you make more than a total of six (6) Restricted Transfers in a monthly service charge period, you will be charged a fee for each Restricted Transfer. See your account agreement for more information. Other limits may apply to your account. We reserve the right to suspend enforcement of these transaction limitations, or to modify them, at our discretion.

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