Consumer Schedule of Service Charges and Fees
‘S’ is for Savings

Effective March 17, 2019
All Markets. All prices are subject to change. Products, services and prices may vary by market.

Account Opening and Usage

Minimum Deposit to Open ............................................................................................................ $25.00
Monthly Service Charge .............................................................................................................. $5.00

No Monthly Service Charge if you meet any one of the following:

- Account holder is under age 18
- $300 average monthly balance in this account
- At least one Auto Savings transfer of $25 or more each month from your PNC checking account

Balance Earns Interest
Minimum daily balance to obtain the Annual Percentage Yield:
- $1 – $499.99
- $500 – $1,499.99
- $1,500 +

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

Banking Card and ATM Transactions

PNC Bank Banking Card Fees
- PNC Banking Card .......................................................................................................................... No charge
- Card Replacement .............................................................................................................................. $7.50 each
- 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 Islands2 .......................................................................................................................... $3.00 each
- At non-PNC Bank ATMs in all other countries2 .................................................................................. $5.00 each

Other Financial Institutions’ ATM Surcharge Fees2 .................................................................................. Not reimbursed

Overdraft Services

Overdraft Item and Returned Item Fee .............................................................................................. $36.00 per item

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

Maximum Number of Overdraft and Returned Item Fees .............................................................................. 4 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.

Continuous Overdraft Fee .................................................................................................................. $7.00 per day

Fee assessed each day the account remains overdrawn for 5 or more consecutive calendar days, up to a maximum of $98.00. This fee is in addition to any other overdraft fees assessed.

Online Banking and PNC Voice BankingSM

Automated Transfers3 ........................................................................................................................ No charge

Staff-Assisted Transfers3 ...................................................................................................................... $3.00 each

Statement Options

Online Banking Statements .................................................................................................................. Required. No charge

Requires Online Banking enrollment by accepting the online terms and conditions

ATM Statements (available at select ATMs)
- Mini Statement at PNC Bank ATMs ................................................................................................. $1.50 each
- Full Statement at PNC Bank ATMs ..................................................................................................... $2.00 each
- Mini or Full Statement at non-PNC Bank ATMs .............................................................................. $2.50 each

Interim (snapshot) Statements ........................................................................................................... $5.00 each
### Wire Transfers

**Domestic Wires**
- **Incoming** (no minimum amount) ................................................................. $15.00 each
- **Outgoing** (no minimum amount) ............................................................... $30.00 each
- **Additional Fee for Wires Initiated over the Phone** .................................... $15.00 each

**International Wires**
- **Incoming** (no minimum amount) ................................................................. $15.00 each
- **Outgoing** ($100 USD minimum amount) ................................................... $45.00 each
- **Tracer** ........................................................................................................... $15.00 each

### Other Account Charges and Services

**Account Research** ........................................................................................ $25.00 per hour

**Minimum charge of $15.00**

**Collection items** ........................................................................................ $25.00 each

*Fee for items that cannot be credited until payment is received from the payor’s bank or the government, including bond transactions (except for Series E, H, EE, HH or I), drafts, notes or check items. Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.*

**Early Closure Fee** ......................................................................................... $25.00

*Fee assessed if the account is closed within 180 days of opening*

**Legal Process Charge** ................................................................................ $100.00 each

*Fee if funds from the account are frozen or seized under orders. PNC’s actual attorney fees and court costs, when applicable, are added.*

**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 greater than $25 ................................................................... 2% of the check amount

**PNC Express Funds** ....................................................................................

*PNC Express Funds provides an option for immediate availability on approved checks deposited through 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.)*

**Regulation D Violation Fee** .......................................................................... $15.00 each

*Fee for surpassing the permissible number of transactions from a savings or money market account during a service charge cycle period; charged for each violation beyond the first within 12 service charge periods.*

**Return of Deposited or Cashed Item** ......................................................... $12.00 each

*Fee if a deposited or cashed item is returned unpaid.*

**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 ................................................................. $3.00 per item

**Self-service Requests to Mail or Fax Items**

- **Deposit Tickets** ......................................................................................... $1.00 per item
- **Items within a Deposit Ticket Detail List** .................................................. $3.00 per item

**Staff-Assisted Photocopy Requests** ......................................................... $5.00 per item

*Fee for assistance from a Branch or Telephone Customer Service Representative*
Statement Requests
Self-service Requests of Online Statements through Online Banking .......................................................... No charge
Staff-Assisted Statement Requests .............................................................................................................. $5.00 per statement
Includes online requests to mail or fax statement copies

Additional Services Available to ‘S’ is for Savings Customers

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Alternatives</td>
<td></td>
</tr>
<tr>
<td>Cashier’s Checks</td>
<td>$10.00 each</td>
</tr>
<tr>
<td>International Services*</td>
<td></td>
</tr>
<tr>
<td>Foreign Currency Exchange Rate</td>
<td>Dependent upon current PNC applicable exchange rate</td>
</tr>
<tr>
<td>Foreign Check Deposit Exchange Rate</td>
<td>Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate</td>
</tr>
<tr>
<td>Collections ($100 USD minimum collection amount)</td>
<td>$25.00 per item</td>
</tr>
</tbody>
</table>
* 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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Rental Fee</td>
<td>Pricing varies by size and location</td>
</tr>
<tr>
<td>Automatic Deduction of Rental Fee</td>
<td>$5.00 discount off annual rental fee</td>
</tr>
<tr>
<td>Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.</td>
<td></td>
</tr>
<tr>
<td>Late Payment Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Fee if payment is 30 days past due</td>
<td></td>
</tr>
</tbody>
</table>

Servicing Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory by bank personnel</td>
<td>$40.00 per hour</td>
</tr>
<tr>
<td>Minimum 1 hour charge</td>
<td></td>
</tr>
<tr>
<td>Replacement Keys (per set)</td>
<td>$15.00 plus tax</td>
</tr>
<tr>
<td>Lock Replacement</td>
<td>$15.00</td>
</tr>
<tr>
<td>Cost of lock and replacement keys, as well as time and mileage of locksmith, are added</td>
<td></td>
</tr>
</tbody>
</table>

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 A federal regulation prohibits you from making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of-sale purchase transactions with a banking card, by pre-authorized or automatic agreements, telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Savings or Money Market account to a Standard Checking account and will be subject to the features and fees as described in the Consumer Schedule of Service Charges and Fees in effect at that time.

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