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

Effective October 24, 2020
All Markets. All prices are subject to change. Products, services and prices may vary by market.

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**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 in the current statement period 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).

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**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 Islands: $3.00 each
- At non-PNC Bank ATMs in all other countries: $5.00 each

**Other Financial Institutions’ ATM Surcharge Fees**: Not reimbursed

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**Overdraft Services**

**Overdraft Item and Returned Item Fee**: $36.00 per item

An **Overdraft Item** fee is charged when the item is paid. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

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.

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**Online Banking and PNC Voice Banking**

**Automated Transfers**: No charge

**Staff-Assisted Transfers**: $3.00 each

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Statement Options

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

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

Interim (snapshot) Statements ......................................................... $5.00 each

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 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

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 ($2.00 minimum)

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

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.

For check amounts greater than $25 ........................................................................................................ 2% of the check amount over $100

$2.00 fee for each check amount from $25 to $100

Transaction Limit 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 occurrence 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
Fee for assistance from a Branch or Telephone Customer Service Representative
$5.00 per item

### 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><strong>Cash Alternatives</strong></td>
<td></td>
</tr>
<tr>
<td>Cashier’s Checks</td>
<td>$10.00 each</td>
</tr>
<tr>
<td><strong>International Services</strong></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
- 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
Fee if payment is 30 days past due: $10.00

### 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:
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. You may not make more than a total of six (6) transfers each statement cycle 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. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in your Savings or Money Market account being changed to a Standard Checking account, which will be subject to the features and fees as described in the Consumer Schedule of Service Charges and Fees in effect at that time. We reserve the right to suspend enforcement of these transaction limitations, at our discretion.

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