



Member of the PNC Financial Services Group

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DATE: Month, XX, 2020

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**Changes related to retiree  
checking, savings and money  
market product discounts  
effective December 12, 2020.**

We want to make you aware of changes to discounts available to PNC retirees and surviving spouses on PNC consumer checking, savings and money market products, as well as other ancillary services, **beginning Saturday, December 12, 2020.**

**HERE'S WHAT'S CHANGING:**

- There will no longer be a PNC monthly service charge waiver on PNC consumer checking, savings or money market deposit accounts, or on PNC **SmartAccess**® Prepaid Visa® Cards, as well as discounts on other ancillary services, because of your status as a PNC retiree or surviving spouse.
- Please note that you may still receive a waiver of your monthly service charge if you meet any other qualifications for a monthly service charge waiver that applies to your product.
  - For example, customers 62 years old or older that have a Standard Checking or a Virtual Wallet® receive a monthly service charge waiver.
- Discounts on the following fees and services, if any, will be based on your product, and not on your status as a PNC retiree or surviving spouse:
  - Non-PNC ATM fees and surcharge fees
  - Paper statement fees (with and without printed images)
  - Check orders
  - Cashier's checks
  - Debit card replacement fees
  - Safe deposit box rental
  - Stop payment fees
  - Wire transfer fees (domestic incoming and outgoing, international incoming and outgoing, and staff assisted)
- The monthly thresholds must be met in order to earn the Relationship Rate on a Growth, Standard Savings or Premiere Money Market account will be based on your checking product, and not on your status as a PNC retiree.

**HERE'S WHAT YOU CAN DO:**

- To learn more about checking account options, **visit [pnc.com/checkingchanges](https://pnc.com/checkingchanges).**
- If you have questions regarding your account(s), contact your local PNC branch to make an appointment or call the Customer Care Center at 1-888-PNC-BANK (1-888-762-2265).
- If you are satisfied with the features of your current account, you do not need to take action.

**HERE'S HOW YOU CAN REACH US:**

We recognize this is a change in an already challenging time, and we're here to help. If you have questions regarding your account(s), contact your local PNC branch to make an appointment or call the Customer Care Center at 1-888-PNC-BANK (1-888-762-2265).

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