

# OVERDRAFT NOTIFICATION

Applies to consumer checking and money market products except Foundation Checking

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection which links your account to a secondary checking, savings, money market account, credit card, personal line of credit or Choice Home Equity Line of Credit which may be less expensive than our standard overdraft practices.\* To learn more, ask us about these Overdraft Protection options.

This notice explains our standard overdraft practices.

### **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay overdrafts, your transaction will be declined.

### **What fees will I be charged if PNC pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$36** each time we pay an overdraft, with a limit of 4 charges per day.
- Also, a **\$7** fee may be assessed each day your account remains overdrawn for a period of 5 or more consecutive calendar days, up to a maximum of \$98. This charge is in addition to any Overdraft Item Fees or Returned Item Fees assessed.

### **What if I want PNC to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **1-877-588-3605** or visit [pnc.com/overdraftsolutions](http://pnc.com/overdraftsolutions).

You, or any joint owner on the referenced account, have the right to revoke this choice at any time by calling 1-877-588-3605 and choosing option 1, visiting [pnc.com/overdraftsolutions](http://pnc.com/overdraftsolutions) or by visiting your local PNC branch.

\*Some accounts are not eligible to be linked as overdraft protection based on titling, product requirements or system constraints.