



Choose your way to keep overdrafts under control.

Low Cash Mode®.
The easy way to outsmart overdrafts.



Low Cash Mode® works with Virtual Wallet Spend through the PNC Mobile app.² It gives you more flexibility and control when your balance is low or negative. You'll also get Extra Time to regain control of your balance.

¹ Low Cash Mode® is only available on the Spend account of your Virtual Wallet product.

² PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

³ In order to avoid overdraft fees, you must bring the available balance in your account to at least \$0 before your Extra Time expires. If you make a deposit, the time it takes for your deposit to be reflected in your available balance and for those funds to become available to you will vary based on the deposit type and time. Depending on your deposit type or your deposit time, your deposit may not be available before your Extra Time period expires, and you may incur overdraft fees. See your Funds Availability policy for more information. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

⁴ Debit card transactions do not qualify for Payment Control. When you choose to return an item that has been presented to PNC for payment, we will return the item to the payee's bank for insufficient funds, and the payee will not receive payment from PNC. You may still have an obligation to pay the payee for goods, services or other products.

PNC is not responsible for satisfying any obligations between you and the payee or any other party with respect to an item you decide to return. Before choosing to return an item, you should consider rules the payee may have or actions the payee may take on late/returned payments. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

⁵ PNC Alerts are free to customers. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

⁶ Some accounts are not eligible to be linked as overdraft protection based on titling, product requirements or system constraints.

⁷ 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 preauthorized 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 and fee schedule 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.

⁸ Establishment of a line of credit is subject to credit approval. The available line balance must be sufficient to cover the overdraft amount. The minimum amount that can be transferred is \$50. Other restrictions and conditions may apply. Contact us for more details.

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BRILLIANTLY
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Boring makes overdrafts underwhelming.

Find the option that works for you.



BRILLIANTLY
BORING
SINCE 1865™

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

Under our standard overdraft practices for Virtual Wallet Spend accounts with Low Cash Mode®:

- If you have not increased the available balance in your account to at least \$0 before your Extra Time period expires, your account may be assessed an Overdraft Item fee of \$36 for each business day on which the ending available balance is negative and on which you made or authorized new withdrawals from your account that contributed to the negative available balance.

Under our standard overdraft practices for all other accounts:

- We will charge you a fee of \$36 each time we pay an overdraft, with a limit of 1 charge per business day for consumer accounts³ and 4 charges per business day for business accounts.

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

If you or a joint account owner want us to authorize and pay overdrafts on ATM and everyday debit card transactions on an eligible checking account⁴ (opting in to overdraft coverage), you can:

- Call 1-877-588-3605 and choose option 1
- Edit your Overdraft Solutions settings in PNC Online Banking
- Edit your Overdraft Solutions settings in the PNC Mobile app
- Visit your local PNC branch

You, or any joint owner on the referenced account, have the right to revoke this choice at any time (opting out of overdraft coverage) by using the same options.

For more information, you can always visit pnc.com/overdraftsolutions.

International customers may call us at 412-803-7711 (personal accounts) or 412-803-0141 (business accounts).

For our deaf and hard of hearing customers, PNC accepts Telecommunications Relay Services (TRS) calls.

¹ In determining whether you have sufficient funds in your account to pay checks and other withdrawal items, we will consider both of the following: (1) the deposits and withdrawals posted that day to your account, and (2) pending electronic transactions (including, but not limited to, point-of-sale transactions) for which PNC has received notice, even if those transactions have not yet posted to your account. We may conclusively rely on notice of electronic transactions in determining whether you have sufficient funds in your account to cover a withdrawal, even if the notice incorrectly describes the transaction. Information regarding overdrafts can be found in the Deposit Account Agreement.

² Some accounts are not eligible to be linked as overdraft protection based on titling, product requirements or system constraints.

³ Excludes PNC Simple Checking.

⁴ PNC Simple Checking and Virtual Wallet Reserve are not eligible to opt in to overdraft coverage.

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Overdraft notification

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,¹ 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 deposit account, credit card or line of credit, which may be less expensive than our standard overdraft practices.² 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 transactions will be declined.

See reverse side for more information.

Anyone can have a low cash moment.

PNC offers options when it comes to handling overdrafts — **Overdraft Coverage, Overdraft Protection and Low Cash Mode®**. See how they work, then decide what works best for you.

Low Cash Mode is a game-changing feature that works with the innovative technology of Virtual Wallet^{®1} to let you make important payment decisions when your balance runs low — and helps you avoid overdraft fees.



Low Cash Mode®

Here's how the features of Low Cash Mode® work.



Extra Time

If your Spend account balance becomes negative, you'll have at least 24 hours to bring your available account balance to at least \$0 before you are charged overdraft fees.³ The Extra Time clock shows how much time you have to get back on track. If your account remains negative after Extra Time expires, you may be charged an overdraft fee.



Payment Control

It's easy to forget when automated payments are scheduled. This feature lets you choose to pay or return certain individual checks and payments made using your routing and checking account numbers (ACH transactions)⁴ when your balance is negative.



Intelligent Alerts

Set up alerts⁵ to keep you on track and know when to take action. Get notified if your Spend account balance runs low or if you have eligible items for Payment Control. Alerts can also keep you posted on Extra Time.

Overdraft Coverage and Overdraft Protection

You can choose either solution, or both.

To opt in, edit your preferences in PNC Online Banking or the PNC Mobile app.

Overdraft Coverage

When you opt in to Overdraft Coverage, PNC will pay your ATM and everyday (one-time) debit card transactions at our discretion if you overdraw your account.

When you opt out of Overdraft Coverage, PNC will decline your ATM and everyday (one-time) debit card transactions when there are insufficient funds in your account to cover the transaction.

You can opt in or out of overdraft coverage at any time.

See the enclosed Overdraft Notification document for applicable fees and other details.

Overdraft Protection

If you have a Virtual Wallet with Spend only or other PNC checking accounts, you can link up to two of your eligible PNC accounts and use those available funds to cover overdrafts.

For Virtual Wallet packages, the Reserve and Growth are set up as primary and secondary overdraft protection for your Spend account. You can change your secondary protecting account for these packages.

Options may include:⁶

- Additional PNC checking accounts
- PNC savings or money market deposit accounts⁷
- PNC credit cards
- PNC lines of credit⁸

Digital money management tools

Use these tools to keep track of your cash flow and your spending.

Whether you use PNC Online Banking or the PNC Mobile app (or both), you can keep your financial life running smoothly with:

Online Banking — Bank on the go, 24/7.

Online Bill Pay — Schedule and pay regular and one-time bills.

Direct Deposit — Get quick and easy access to your earnings.

PNC Alerts — Set up to receive notifications about your balance and activity.⁵

Auto Savings — Transfer an amount into your PNC savings account on a regular basis.

You can also review your monthly PNC statement to understand your monthly spending.



With Virtual Wallet, you can take advantage of these tools to stay on top of your finances:

Danger DaySM — Know when your Spend account is at risk of being overdrawn.

Calendar — See your scheduled payments and paydays.

Budgeting — Create budgets and sign up to receive alerts, so you know if you are staying on track.