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USA Banking 101

Welcome to the
United States of America
Student Banking from PNC Bank





Safety & Stability

The U.S. banking system has safeguards in place to help protect you and your money:



Our central bank — the **Federal Reserve**, or Fed — maintains stability in the financial system.



Federal and state regulations set and uphold **banking standards**.



The Federal Deposit Insurance Corporation, or FDIC, insures depositors' accounts up to **\$250,000**. Make sure your bank is backed by the FDIC. **PNC is!**

Checking Account Features to Look For



**Debit
Card**



**Account
Alerts**



**ATM
Services**



**Overdraft
Solutions**



**Online & Mobile
Banking**



**International
Wire Transfers**

Your PIN helps keep your account secure

You might be issued a four-digit personal identification number, or PIN, when you open your account. It identifies you as the account holder at ATMs and with certain transactions. Be sure to keep your PIN secret!



A Debit Card Can Help You **Manage & Spend** Your Money

A debit card provides access to the money in your checking account so you can:



Pay for purchases in a store, online or through mobile apps (your PIN may be required)



Use an automated teller machine (ATM)



Remember

that the money is withdrawn from your account, so be sure you have sufficient funds before spending or withdrawing funds.





ATMs Offer Convenience

With your debit card and PIN, you can conduct a variety of banking activities at an ATM:



Withdraw cash



Deposit cash or checks



Transfer funds between your accounts



View your account balance(s)



Find Your Nearest ATM

If you're a PNC account holder, you can visit pnc.com/locator to find an ATM near you.

Online & Mobile Banking Services Provide **Convenient** Account Access

These services
may enable you
to use your
smartphone,
computer or other
digital device to:

- 01 Check your account balances
- 02 View recent transactions
- 03 Transfer money between accounts
- 04 Pay your bills online
- 05 Deposit a check into your account using your bank's mobile app and your mobile device's camera



Account Alerts Can Help You Monitor Activity

Alerts are text or email notifications designed to keep you updated about your account activity.

- 01** Balance alerts let you know when your balance is low so you can replenish your funds.
- 02** Spending alerts can help keep you informed about transactions posting to your account.
- 03** Deposit and withdrawal alerts let you know when a direct deposit or a withdrawal has been made.
- 04** Unusual transaction alerts can help protect your account from fraudulent activity.

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.



Learn How Overdraft Solutions Can Help to Protect You



Most financial institutions offer overdraft solutions, which can help guard against the negative consequences of spending or withdrawing more money than you have in your account. Below are some examples of overdraft solutions a financial institution may offer.

01

Overdraft coverage may allow certain transactions to post to your account (often for a fee) even if there are not enough funds available in the account. This may help prevent certain transactions from being declined if your account doesn't have enough funds.

02

Overdraft protection links a secondary account to your checking account. If your checking account becomes overdrawn, available funds can be automatically transferred from your secondary account.



It's important to inquire about enrollment, fees and terms that may be required by your financial institution in regard to overdraft solutions.

Wire Transfers

Make **International Transactions Possible**

If you have a deposit account like PNC Simple Checking, you can send and receive wire transfers.

If someone wants to wire money to you, they can send the money directly to your checking account. The bank sending the money will need this information:

- Your name
- Your address
- Your deposit account number
- If your wire is domestic, provide your ABA routing and transit number
- If your wire is from outside the U.S., provide a SWIFT code. If you're a PNC customer, the SWIFT code is PNCCUS33



Bank fees may apply.
Certain restrictions apply for some countries.
Ask your financial institution for details.

The Importance of Building Strong Credit

If you plan to apply for a credit card, car loan or line of credit in the U.S., it's important for you to demonstrate that you are responsible with money — paying your bills on time, for example. When lenders consider whether to extend credit or a loan to you, they may refer to your:

01

Credit report, which includes the history of your financial activity

02

Credit score, a three-digit number assigned to you by Fair Isaac Corporation (FICO®) based on your financial behaviors and reported through the three major credit reporting agencies (Equifax, TransUnion and Experian)



To start building a strong credit history and score, you need to have a Social Security number (SSN) or an Individual Taxpayer Identification Number (ITIN)

01

A **Social Security number** is a unique, nine-digit identification number assigned by the U.S. government to U.S. citizens and some residents. Visit ssa.gov to learn more

- You **do not** need a Social Security number to open a bank account at most banks
- You **do** need a Social Security number to apply for a credit card, loan or line of credit at most banks

02

A **Foreign Tax Identifying Number (FTIN)** similarly identifies individuals and is issued by one's home country

- Some financial institutions may accept the FTIN in lieu of a Social Security number

Building **Credit** in College

Here are some ideas for building your credit now:

- 01 Start making monthly payments on your student loans (even if they aren't due yet).
- 02 Become an authorized user of a credit card in your parent's or guardian's name.
- 03 Establish new accounts — rent, utilities, phone, etc. — in your own name.
- 04 Make payments on time, every time.
- 05 Monitor your credit report and score, and report any inaccurate information.



Account Opening/ Application Process

When you are ready to apply for an account, you might be asked to provide this information:

- Name (must match your name on your official government ID or passport)
 - Local U.S. address
 - Home country address
 - U.S. phone number
 - Email address
 - Individual Taxpayer Identification Number or ITIN (if applicable)
 - Two forms of identification
- 1 A valid passport with a photograph is required. We will also need a photocopy of your passport.
 - 2 A second form of ID is also needed. Show either your U.S. student Visa or your U.S. student ID with photo.

Please note, individuals without a U.S. Social Security number must apply in person in a PNC branch.

What is a **Joint Account**?

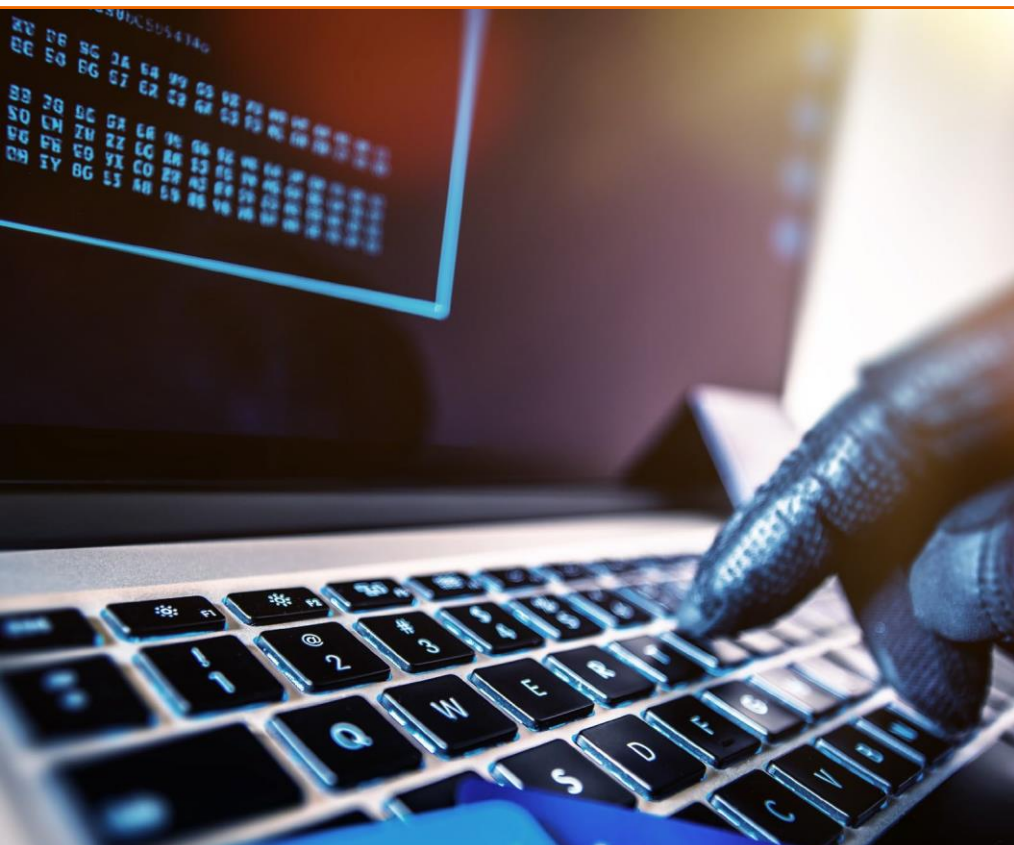
A joint bank account* is owned by two people. At least one of these people must be 18 or older, and you must provide the same personal information as you would for an individual account.

- 01** The joint account holder should be with you when you apply for the account, or you will need to bring them to the bank later to add them to your account.
- 02** Both account holders can get debit cards, and both have access to the account funds, so be certain that you completely trust the person you share an account with.

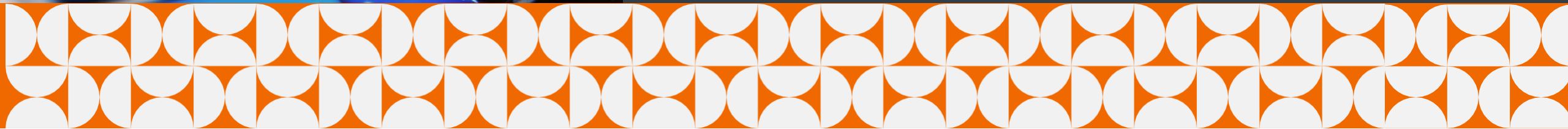
*PNC requires a joint account if the student is under 18.



Protect Yourself from **Fraud**



If someone steals your personal and account information, they may be able to take out loans and credit cards and open bank accounts in your name. This can wipe out your finances and have long-term negative effects on your credit score.





Fraud Prevention & Safety Tips

- 01 Don't share your PIN, passwords and account numbers with anyone.
- 02 Limit the amount of cash you carry.
- 03 Shred paper bank and credit card statements; ATM, credit card and debit card receipts; and any other documents that include your personal information.
- 04 Be cautious about doing online shopping and banking from public Wi-Fi hotspots.
- 05 Never email or text your SSN, ITIN, credit card or account numbers, or any other private information. (Your bank will never ask for this information by email or text.)
- 06 Never click on a link in an email from a source you don't know.
- 07 Update the bank with any changes to your contact information (phone number, address and email address).
- 08 If your debit card is lost or stolen, notify your card issuer immediately.

When using an ATM:

- Shield the keypad when entering your PIN.
- If it's dark outside, try to use a well-lit ATM or one inside a building.
- If someone or something makes you feel nervous, press "Cancel," take your card and move to a different ATM.



Visit pnc.com for more **security tips**

PNC Simple Checking

Banking Simplified.



A Checking Account that Fits a Student's Life.

PNC Bank offers Simple Checking with convenient features that are designed for everyday life



No monthly service charge under the age of 25 ⁽¹⁾

After age 25, the \$5 monthly service charge can be avoided with a qualifying direct deposit (in any amount) posted to your PNC Simple Checking account.



No Overdraft Fees

This account has guardrails to help prevent overspending. In the event you overdraft, you will not be charged a fee.



Add a Standard Savings with no monthly service charge under age 25 ⁽¹⁾

After age 25, the \$5 monthly service charge can be avoided with an average monthly balance of \$300 or one \$25 automatic monthly transfer from your PNC checking account.



Custom Debit Card

Get essentials of a debit card with a personalized design that reps your team or school.

PNC Account Opening/Application Process



- 01 We talk with you about your banking needs and answer your questions
- 02 We can help you fill out your application
- 03 You present proper ID. A passport is required for international students.
- 04 If approved, we provide you with your account number(s)
- 05 You sign a signature card for PNC's records. If you are not a U.S. citizen, you must also sign a W8-BEN for tax withholding purposes.
- 06 We provide options for first-time deposits
- 07 Get prepared to use your new PNC account by signing into online banking and downloading the mobile app ⁽²⁾
- 08 Within 10 business days, you receive your PNC Bank Visa® debit card via U.S. mail.

Learn More

About banking and finance at PNC My Finance Academy

About PNC when you



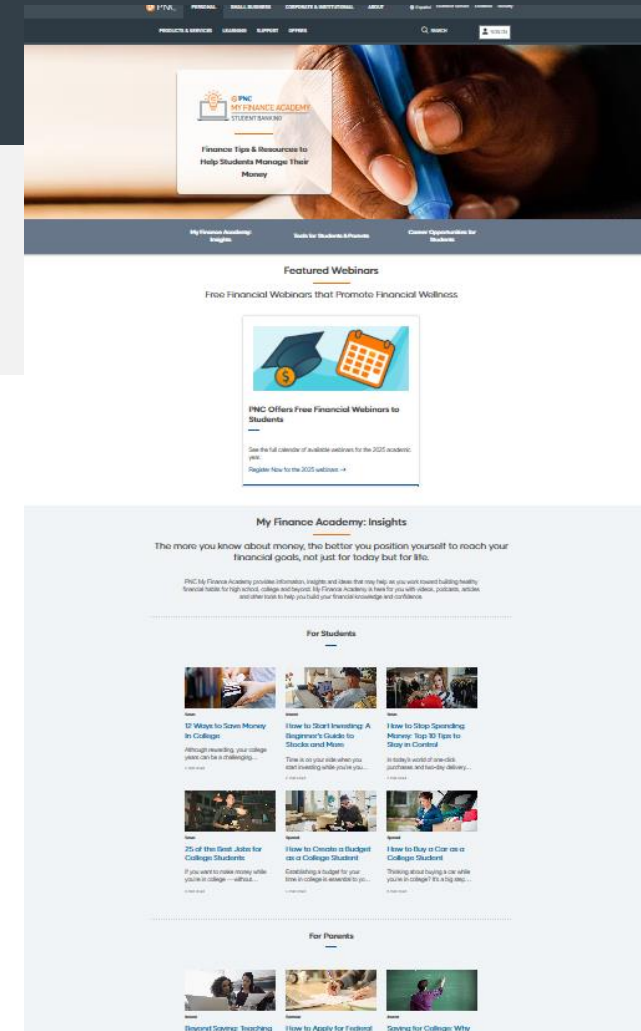
Stop by your
nearby branch



Visit the PNC
International
Students webpage



Call 888-PNC-Bank and
ask to speak to an
interpreter in one of
more than 240 languages



Find it All at the PNC Student Banking Center



Carrier fees for data usage may apply



From College Prep to Career, We've Got You Covered:

- PNC Simple Checking
- College Savings Calculator
- Student Budgeting Calculator
- Financial Education through My Finance Academy
- Banking Services for International Students
- Credit Cards³

pnc.com/studentbanking

Disclosures

The information contained in this workshop is for educational and informational purposes only, and the views and opinions expressed in this presentation are those of the speaker and do not necessarily reflect the policy or position of PNC Bank, NA. This information and these communications should not be construed as financial, legal or investment advice.

1 The 25-age waiver and/or 62-age waiver will only be applied if the date of birth for the primary or secondary owner(s) on the account meets the age requirement. The date of birth for a fiduciary (i.e. Rep Payee, Trustee) is not eligible for the waiver. If no date of birth is on file, waiver eligibility is based on the date of account opening.

2 PNC does not charge a fee for Mobile Banking, including PNC Alerts. However, third party message and data rates may apply. Check with your wireless carrier for details.

3 Credit is subject to approval. Certain restrictions and conditions apply.

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Thank You