

PNC WorkPlace Banking®

Virtual Wallet® can help turn your financial worries into wellness.

[Compare and Choose Your Virtual Wallet](#)[Virtual Wallet Options](#)[Simple Steps to Qualify](#)[What You Can Get](#)[Contact Us](#)

Earn \$400 or \$200

when you setup a qualifying direct deposit(s) to a select new PNC Virtual Wallet® through PNC WorkPlace Banking.™

Schedule an Appointment or ask your WorkPlace Banker for a link to a digital application, in order to apply and be eligible for the promotional offers.

With Virtual Wallet You Get

The option of three accounts paired with digital tools to help manage your money.

- ✓ **Spend** - Your everyday checking account with a suite of money management tools.
- ✓ **Reserve** - An additional checking account to set aside money for short-term planning.
- ✓ **Growth** - A savings account that can earn interest. Ask about our competitive rates.

Choose the Virtual Wallet option that works for you.

Virtual Wallet® with Performance Select



EARN \$400



When you establish total qualifying direct deposits of \$5,000 or more to the Spend account of the new Virtual Wallet with Performance Select^[1]

\$25 monthly service charge, or \$0 with:

- ✓ \$5,000 or more in total qualifying monthly direct deposits to Spend account^[2]
- ✓ OR \$5,000 or more combined average monthly balance in Spend + Reserve and/or up to six additional linked PNC consumer checking accounts^[3]
- ✓ OR \$25,000 combined average monthly balance in linked PNC consumer deposit and/or investment accounts^{[3], [4]}

Includes:

- Up to \$10 reimbursement of fees charged by other financial institutions for using their non-PNC ATMs.
- No charge for PNC-exclusive design checks or \$10 discount on other select designs^{[1], [2]}

 [Features and Fees](#)
 [Account Agreement](#)

Virtual Wallet® with Performance Spend



EARN \$200



When you establish total qualifying direct deposits of \$1,000 or more to the Spend account of the new Virtual Wallet with Performance Spend^[1]

\$15 monthly service charge, or \$0 with:

- ✓ \$1,000 or more in total qualifying monthly direct deposits to Spend account^[2]
- ✓ OR \$2,000 or more combined average monthly balance in Spend + Reserve^[3]
- ✓ OR \$10,000 combined average monthly balance in linked PNC consumer deposit accounts^{[3], [4]}

Includes:

- Up to \$5 reimbursement of fees charged by other financial institutions for using their non-PNC ATMs.
- 30 free exclusive design checks or \$5 discount on other select designs^{[1], [2]}

 [Features and Fees](#)
 [Account Agreement](#)

Simple Steps to Qualify

1

Choose your account.

Open and use a select new PNC Virtual Wallet®. Schedule an Appointment or ask your WorkPlace Banker for a link to a digital application, in order to apply and be eligible for the promotional offers.

[Choose Your Virtual Wallet →](#)

2

Set up direct deposit.

Establish qualifying direct deposit(s) to the Spend account within the first 60 days of account opening.

\$5,000 or more for Virtual Wallet with Performance Select

\$1,000 or more for Virtual Wallet with Performance Spend

3

Collect your cash.

Look for your cash reward in your new PNC WorkPlace Banking® Virtual Wallet within 60 to 90 days of completing the requirements.

Checking at PNC Bank is Virtual Wallet

Your Virtual Wallet comes complete with helpful digital tools, linked checking and savings accounts, plus:



2,000+ locations and approximately 60,000 fee-free PNC and partner ATMs^[2]



Low Cash Mode® gives you more control when your balance is low^[3]



Digital money management tools all in one place

What You Can Get with WorkPlace Banking

One-to-one guidance and access to certain benefits, money management tools, and offers when you hold a qualifying checking product.^[4]



A dedicated team

Our team will provide personalized guidance to help you select the products and services that are best for your needs.



Financial education

Get the tools and insights that help you make smart money decisions at every stage of your financial journey.



Convenience

PNC cardholders enjoy fee-free access to approximately 60,000 PNC and Partner ATMs coast to coast.^[2]



Select offers

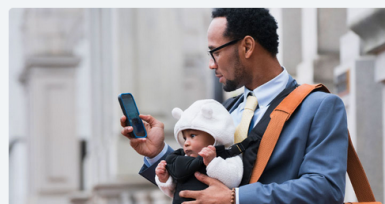
You may earn a \$300 reward when your new PNC Mortgage is funded^[5] and have a qualifying PNC Workplace Banking® checking product.

Bank Anywhere With Mobile Banking^[6]

Manage your money from your mobile device.

- [Manage your Spend account when your balance is low](#) – With Low Cash Mode®, you can use Intelligent Alerts, Extra Time and Payment Control to help you avoid overdraft fees.
- [Send money with Zelle](#)^[7] Quickly send and receive money with people you know and trust
- [Manage your cards](#) – View and manage your PNC credit and debit and make in-store payments with [Apple Pay](#)® right from the app.
- [Make deposits](#) – Snap a picture of your check and deposit it without going to the bank.

[Learn more and download the PNC Mobile Banking app →](#)



Even small changes can become big steps toward your savings, budgeting and retirement goals. The right insights and ideas can help you make the most of today.



Borrow

FHA vs. Conventional Loan: What Homebuyers Should Know

Learn more about FHA vs conventional loans. Discover th...

5 min read

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Borrow

What Is a Charge-Off?

Learn how charge-offs affect your credit, the differences from...

5 min read



Spend

What Do You Need to Open a Bank Account?

Ready to open a bank account? Learn about the necessary...

7 min read

Contact Us

Contact us to request an application or set up a financial wellness conversation.

Contact a PNC Organizational Financial Wellness representative in your area or schedule an appointment below.

[Schedule an Appointment](#)
[Download Page as PDF](#)

Important Legal Disclosures & Information

- In order to be eligible for the WorkPlace Banking Program offers and rewards, you must apply for eligible PNC products either directly with a dedicated WorkPlace Banking Consultant or you must notify a PNC Branch Banker/PNC Customer Care Consultant that you are employed by a WorkPlace Banking company.

You will not be eligible for the offer if you or any signer on the new account has an existing PNC Bank consumer checking account, or have closed an account within the past 12 months, or if you have been a primary signer on a consumer checking account that has received a PNC promotional premium in the past 24 months. If multiple accounts are opened with the same signers, only one account will be eligible for the premium. Trust, Estate, and other specialty titled accounts are excluded from this offer.

You may earn a \$400 reward if you open a new Virtual Wallet with Performance Select or a \$200 reward if you open new Virtual Wallet with Performance Spend and meet all qualifying conditions. If you change your Virtual Wallet product after account opening, the product that you are in on the last business day of the month in which you opened your account will determine your offer eligibility, terms and corresponding reward amount, if applicable.

Offer is valid 11/18/2025 through 1/5/2026 and may be extended, modified, or discontinued at any time and may vary by market. PNC Bank may have other checking offers with different terms.

To receive the reward:

 - 1) Open a valid PNC WorkPlace Banking company code in a physical PNC location. 2) Set up and receive a qualifying direct deposit(s) within the first 60 days. A qualifying direct deposit for this offer is defined as a recurring direct deposit of a paycheck, pension, Social Security or other regular income electronically deposited by an employer or an outside agency into the Spend account. The total amount of all qualifying direct deposits credited to your Spend account must be at least \$5,000 for Virtual Wallet with Performance Select or \$1,000 for Virtual Wallet with Performance Spend. Credit card cash advance transfers, wire transfers, person-to-person transfers, transfers from one account to another, or deposits made at a branch, ATM, mobile device or through the mail do not qualify as qualifying direct deposits.

The reward will be credited to the eligible account 60–90 days after all conditions have been met and identified as "CREDITS CHECK REWARD WP" your monthly statement. The eligible account must remain open to receive the reward. The value of the reward may be reported on the appropriate Internal Revenue Service (IRS) forms and may be considered taxable income to you. Please consult your tax adviser.
- Visit [PNC.com/locator](https://pnc.com/locator) to find a PNC or PNC Partner ATM near you where PNC customers can access money fee-free.
- Low Cash Mode is only available on the Spend account of your Virtual Wallet product.
- WorkPlace Banking customers must have an eligible PNC WorkPlace Banking Standard Checking account, Performance Checking account, Performance Select Checking account, Virtual Wallet Checking Pro, Virtual Wallet with Performance Spend, Virtual Wallet with Performance Select or Virtual Wallet to be eligible for PNC WorkPlace Banking offers and benefits.
- To qualify for the \$300 mortgage account reward, at the time of mortgage funding, the PNC WorkPlace Banking or PNC Military Banking customer must have an eligible PNC WorkPlace Banking or PNC Military Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet Checking Pro, Performance Select Checking account or Performance Checking account.

The PNC WorkPlace Banking or PNC Military Banking checking account must remain open in order for you to receive the \$300 reward, which will be credited to the eligible checking account within 90 days after conditions have been met and will be identified as "CREDITS MORTGAGE WKP MIL" on your monthly checking account statement.

Offer may be extended, modified, or discontinued at any time. The value of the reward may be reported on the appropriate Internal Revenue Service (IRS) forms, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.

Terms and conditions of this offer are subject to change without notice.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). All loans are provided by PNC Bank, National Association, a subsidiary of PNC, and are subject to credit approval and property appraisal.
- 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. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device and you must download a PNC 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.
- Zelle® should only be used to send or receive money with people you know and trust. Before using Zelle® to send money, you should confirm the recipient's

email address or U.S. mobile phone number. Neither PNC nor Zelle® offers purchase protection for payments made with Zelle® – for example, if you do not receive the item you paid for, or the item is not as described or as you expected. To send or receive money with Zelle®, both parties must have an eligible checking or savings account at a participating financial institution in the U.S. Transactions typically occur in minutes between enrolled users. If the recipient has not enrolled, the payment will expire after 14 calendar days. See the [PNC Zelle Terms of Use](#) for additional terms and conditions. Use of Zelle® is subject to and conditional upon adherence to the terms and conditions of the PNC Zelle® Terms of Use.

- 8. A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into the Spend account of a Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend or Virtual Wallet. Exclusions apply. See product Features and Fees for more details.
- 9. For Virtual Wallet with Performance Spend, the \$10,000 combined average monthly balance includes all linked PNC consumer accounts. For Virtual Wallet with Performance Select, the \$25,000 combined average monthly balance includes all linked PNC consumer and investment accounts. See product Features and Fees for more details.

A maximum of ten (10) linked PNC accounts, inclusive of the Spend and Reserve, may be considered in the combined average monthly balance.

Some accounts may not be eligible to be included in the combined average monthly balance requirement based on titling structure, product type or other constraints. Customer must request account be linked to receive relationship benefits.

- 10. Once your account is open, order through the PNC Customer WorkPlace Products section in PNC Online Banking/Customer Service tab/Order Checks and Supplies. Select "PNC WorkPlace Plan 30 Pack" for free exclusive design checks.
- 11. Once your account is open, order through the PNC Customer WorkPlace Products section in PNC Online Banking/Customer Service tab/Order Checks and Supplies. Select "PNC Wallet WPNCCUS" for free exclusive design checks.

Terms and conditions of these offers are subject to change without notice.



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Bank deposit products and services provided by PNC Bank, National Association. **Member FDIC**

[Read a summary of privacy rights for California residents](#) which outlines the types of information we collect, and how and why we use that information.

PERSONAL
SMALL BUSINESS
CORPORATE & INSTITUTIONAL

SUPPORT
Accessible Banking
Customer Service
[@PNCBank_Help](#)
Feedback

ON THE GO
Locate ATM/Branch
Mobile Apps Directory

ABOUT
Careers
Corporate Responsibility

