

Consumer Schedule of Service Charges and Fees

Private Bank Checking



Effective June 22, 2025

All Markets. All prices are subject to change.

Account Opening and Usage

Minimum Deposit to Open.....	\$0.00
Monthly Service Charge.....	No charge
Balance Earns Interest¹	
Minimum daily balance to obtain the Annual Percentage Yield :	
\$1–\$24,999.99	
\$25,000–\$49,999.99	
\$50,000–\$99,999.99	
\$100,000–\$499,999.99	
\$500,000–\$999,999.99	
\$1,000,000–\$4,999,999.99	
\$5,000,000+	

For current interest rate and Annual Percentage Yield information, contact PNC Private Bank® 1-888-762-6226.

Debit Card and ATM Transactions

PNC Bank Visa® Debit and Banking Card Fees

PNC Bank Visa Debit Card.....	No charge
Affinity Visa Debit Card	No charge
American Red Cross Affinity Card (specialty card)	\$5.00 per year
(\$5.00 fee for the card is donated to the American Red Cross)	
PNC Banking Card.....	No charge
Card Replacement	No charge
Expedited Card Delivery.....	No charge

PNC Bank ATM Transaction Fees

Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.

At PNC Bank and non-PNC Bank ATMs.....	No charge
Other Financial Institutions' ATM Surcharge Fees ²	Reimbursed ³ by the end of the next business day
Debit Card Cash Advance Fee	
At PNC Bank branch.....	No charge
At other financial institutions that accept Visa.....	No charge
International Purchases and Cash Advances Fee.....	3% of the transaction amount, reimbursed by the end of the next business day

Overdraft Services

Overdraft Item Fee	\$36.00 per item
An Overdraft Item fee is charged when the item is paid. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Maximum Number of Overdraft and Returned Item Fee	1 per day
Overdraft Balance Threshold	\$5.00
If the account is overdrawn by \$5.00 or less after all transactions are posted for the day, any overdraft item fees are automatically refunded.	
Overdraft Protection Transfer Fee ⁴	No charge
Returned Item Fee.....	No charge
A Returned Item (also known as Non-Sufficient Funds or NSF) fee occurs when the item is returned unpaid.	

Online Banking and PNC Voice BankingSM

Automated Transfers	No charge
Online Bill Pay ⁵	No charge
Online Banking and Bill Pay through Quicken® ⁵	No charge

Statement Options

Online Banking Statement	No charge
<i>Requires Online Banking enrollment by accepting the online terms and conditions.</i>	
Paper Statement	No charge
<i>Cancelled checks and check images are not returned with the statement.</i>	
Paper Statement with Check Images	No charge
<i>Paper statement with check images (front side only). Cancelled checks are not returned with the statement.</i>	
PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC Private Bank at 1-888-762-6226.	
ATM Statements (available at select ATMs)	
Statements at PNC Bank and non-PNC Bank ATMs	No charge

Wire and Money Transfers

Domestic Wires

Incoming	No charge
Agent-Assisted Outgoing	No charge
Self-Service Outgoing	No charge

International Wires

Incoming	No charge
Agent-Assisted Outgoing	No charge
Self-Service Outgoing	No charge

International Money Transfer..... No charge

International Money Transfer is available on certain transactions based on the destination country, enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available, International Wire fees apply.

Other Account Charges and Services

Checks and Deposit Tickets	No charge for PNC-exclusive checks; \$20.00 discount on select designs
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Collection items	\$25.00 each
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Fee for items that cannot be credited until payment is received from the payor's bank or the government, including bond transactions (except for Series E, H, EE, HH or I), drafts, notes or check items. Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.

Counter Checks	\$1.50 each
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Blank checks available at any PNC branch

Legal Process Fee	Up to \$100.00 each
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Fee applies to each legal order received that requires PNC to take action related to the funds in the account. PNC's actual attorney fees and court costs, when applicable, may be assessed in addition to the Legal Process Fee.

Non-Client Check Cashing Fee

This fee will be charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.

For check amounts of \$25 or less.....	No charge
For check amounts of \$25.01 - \$100.....	\$2.00 each
For check amounts greater than \$100.....	2.50% of the check amount

PNC Express Funds	2.50% of the check amount over \$100
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PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, a PNC ATM or Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Consumer Funds Availability Policy.) PNC Express Funds is not eligible for check amounts less than \$25.

	\$2.00 fee for each check amount from \$25 to \$100
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Return of Deposited or Cashed Item	No charge
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Fee if a deposited or cashed item is returned unpaid

Redeposit of Returned Deposited or Cashed Item	No charge
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Stop Payment	No charge
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For a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card

Images and Photocopy Requests

Self-service Requests through Online Banking No charge

View, print and save digital images of checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) available in your Online Account Activity and for checks available within the Activity Detail with Online Statements

Self-service Requests through Online Banking for Items

within a Deposit Ticket Detail List..... No charge

Statement Requests

Self-service Requests of Online Statements through Online Banking..... No charge

Staff-Assisted Statement Requests No charge

Includes online requests to mail or fax statement copies

Additional Services Available to Private Bank Checking Customers

Cash Alternatives

Cashier's Checks No charge

International Services*

Foreign Currency Exchange Rate Dependent upon current PNC applicable exchange rate

Foreign Check Deposit Exchange Rate Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate

Collections (\$100 USD minimum collection amount)..... **\$25.00** per item

* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added

Safe Deposit Box

Annual Rental Fee Pricing varies by size and location; **\$100.00** discount off annual rental fee⁶

Automatic Deduction of Rental Fee **\$5.00** discount off annual rental fee

Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.

Late Payment Fee **\$10.00**

Fee if payment is 30 days past due

Servicing Fees

Inventory by bank personnel..... **\$40.00** per hour

Minimum 1 hour charge

Replacement Keys (per set) **\$15.00** plus tax

Lock Replacement **\$15.00**

Cost of replacement keys are added

FOOTNOTES:

- 1 *See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details.*
- 2 *Other financial institutions and/or ATM operators may charge for using their ATMs.*
- 3 *In the event PNC determines that there has been fraudulent or excessive ATM usage on the account, PNC is not obligated to reimburse any related surcharge fees, and any related reimbursements must be repaid. Surcharge fees not identified within the transaction by the originating financial institution may not be reimbursed.*
- 4 *Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from a PNC checking, savings or money market are in the exact amount of the overdraft. Transfers from a line of credit or credit card are a minimum of \$50.00, rounded upward to the next whole dollar. Transfers from a credit card are subject to the cash advance limits and may be charged a cash advance fee on the credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.*
- 5 *There may be fees for certain optional services available through PNC Online Banking and Bill Pay.*
- 6 *Discount only applies when annual rental fee is automatically deducted from your Private Banking Checking or Private Banking Money Market account.*

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Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value