

Consumer Schedule of Service Charges and Fees

Private Bank Money Market



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 – \$249,999.99
\$250,000 – \$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, call PNC Private Bank[®] at 1-888-762-6226.

Your Private Bank Money Market account will earn interest on the entire balance each day at the interest rate and APY in effect for the appropriate balance tier.

Banking Card and ATM Transactions

PNC Bank Banking Card Fees

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 ATMs	No charge
At non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands	No charge
At non-PNC Bank ATMs in all other countries.....	No charge

Other Financial Institutions' ATM Surcharge Fees ²	Reimbursed ³ by the end of the next business day
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Above disclosures only apply to ATM transactions made with a PNC Bank Banking Card, or to a PNC Visa[®] Debit Card linked to a PNC Private Bank Checking account. If using a PNC Bank Visa[®] Debit Card not linked to a PNC Private Bank Checking account:

• A \$3.00 charge will apply for transactions (withdrawal, deposit, transfer or balance inquiry) made at non-PNC ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands. A \$5 charge will apply for transactions (withdrawal, deposit, transfer or balance inquiry) made at non-PNC ATMs in all other countries.

• Other Financial Institutions' ATM surcharge Fees will not be reimbursed

Overdraft Services

Overdraft Item Fee.....	\$36.00 per item
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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 Fees	1 per day
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Overdraft Balance Threshold	\$5.00
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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.

Returned Item Fee	No charge
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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 ⁴	No charge
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Statement Options

Online Banking Statement	No charge
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Requires Online Banking enrollment by accepting the online terms and conditions.

Paper Statement.....	No charge
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Both Online Banking and Paper Statements.....	No charge
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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)

Mini Statement at PNC Bank ATMs	No charge
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Statements at non-PNC Bank ATMs.....	No charge
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Wire and Money Transfers

Domestic Wires

Incoming.....	No charge
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Agent-Assisted Outgoing.....	No charge
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Self-Service Outgoing.....	No charge
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International Wires

Incoming.....	No charge
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Agent-Assisted Outgoing.....	No charge
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Self-Service Outgoing.....	No charge
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International Money Transfer.....	No charge
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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

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.

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
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For check amounts of \$25.01 - \$100.....	\$2.00 each
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For check amounts greater than \$100.....	2.50% of the check amount
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PNC Express Funds.....	2.50% of the check amount over \$100 \$2.00 fee for each check amount from \$25 to \$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.

Transaction Limit Fee ⁴	\$3.00 each
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Fee per transaction in excess of the permissible number of transactions from a savings or money market account within the monthly statement period.

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
Stop Payment	No charge
<i>Fee for a stop payment on a preauthorized debit or electronic transfer</i>	

Images and Photocopy Requests

Self-service Requests through Online Banking	No charge
<i>View, print and save digital images of deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) for the current and previous two statement periods</i>	
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
<i>Includes online requests to mail or fax statement copies</i>	

Additional Services Available to Private Bank Money Market Customers

Cash Alternatives

Cashier's Checks.....	No charge
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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
<i>* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added</i>	

Safe Deposit Box

Annual Rental Fee	Pricing varies by size and location \$100.00 discount off annual rental fee ⁵
Automatic Deduction of Rental Fee	\$5.00 discount off annual rental fee
<i>Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.</i>	
Late Payment Fee	\$10.00
<i>Fee if payment is 30 days past due</i>	
Servicing Fees	
Inventory by bank personnel	\$40.00 per hour
<i>Minimum 1 hour charge</i>	
Replacement Keys(per set).....	\$15.00 plus tax
Lock Replacement.....	\$15.00
<i>Cost of replacement keys are added</i>	

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 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 pre-authorized 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.*
- 5 Discount only applies when annual rental fee is automatically deducted from your Private Bank Checking or Private Bank Money Market account.*

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