

Consumer Schedule of Service Charges and Fees Checking, Savings and Money Market Accounts



Effective December 8, 2019

All Markets. All prices are subject to change. Products, services and prices may vary by market.

Account Opening and Usage – Checking

Performance Select Checking

Minimum Deposit to Open \$25.00
Monthly Service Charge \$25.00
No Monthly Service Charge if you meet any one of the following:

- \$5,000.00 combined average monthly balance in this and up to 8 additional PNC Bank consumer checking accounts you have chosen to link¹
- \$25,000.00 combined average monthly balance across PNC Bank consumer deposit and/or PNCI investment accounts you have chosen to link¹
- \$5,000.00 in qualifying³ monthly direct deposits to this account during the statement period

Monthly service charge waived on up to 8 additional consumer checking, savings or money market accounts you have chosen to link

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage

Yield:

\$2,000.00 – \$9,999.99
\$10,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 +

Performance Checking

Minimum Deposit to Open \$25.00
Monthly Service Charge \$15.00
No Monthly Service Charge if you meet any one of the following:

- \$2,000.00 average monthly balance in this account
- \$10,000.00 combined average monthly balance across PNC Bank consumer deposit accounts you have chosen to link¹
- \$2,000.00 in qualifying³ monthly direct deposits to this account during the statement period (\$1,000.00 for Workplace or Military Banking customers)

Monthly service charge waived⁵ on one consumer savings or money market account you have chosen to link

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage

Yield:

\$2,000.00 – \$9,999.99
\$10,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 +

Interest Checking *(Limited Availability)*

Minimum Deposit to Open \$25.00
Monthly Service Charge \$13.00
No Monthly Service Charge if you meet the following:

- \$2,000.00 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage

Yield:

\$100.00 – \$1,999.99
\$2,000.00 – \$9,999.99
\$10,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 +

For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).

Foundation Checking

Minimum Deposit to Open \$25.00
Monthly Service Charge \$7.00
Options to Avoid Monthly Service Charge N/A

Standard Checking

Minimum Deposit to Open \$25.00
Monthly Service Charge \$7.00
No Monthly Service Charge if you meet any one of the following:

- \$500.00 average monthly balance in this account
- \$500.00 in qualifying³ monthly direct deposits to this account during the statement period
- Account holder is age 62 or over⁴

FOR ALL DEPOSIT ACCOUNTS: We will only link accounts for your direction. If you do not direct us to link accounts, you will not receive associated benefits.

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship rate benefits has been met, such as: the balance of the account, the number and total dollar amount of direct deposits received per month and the number of debit and/or credit card purchases posted per month.

Account Opening and Usage – Money Market and Savings

Premiere Money Market

Minimum Deposit to Open \$100.00
Monthly Service Charge \$12.00
No Monthly Service Charge if you meet the following:

- \$5,000.00 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage

Yield:

\$1.00 – \$9,999.99
\$10,000.00 – \$24,999.99
\$25,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 – \$249,999.99
\$250,000.00 – \$499,999.99
\$500,000.00 – \$999,999.99
\$1,000,000.00 +

Relationship rate available – see your Rate Disclosure for details

Standard Savings

Minimum Deposit to Open \$25.00
Monthly Service Charge \$5.00
No Monthly Service Charge if you meet any one of the following:

- \$300.00 average monthly balance in this account
- At least one Auto Savings transfer of \$25.00 or more each month from your PNC checking
- Account holder is under age 18
- First year for Foundation Checking customers

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage

Yield:

\$1.00 – \$2,499.99

\$2,500.00 +

Relationship rate available – see your Rate Disclosure for details

'S' is for Savings

Minimum Deposit to Open \$25.00

Monthly Service Charge \$5.00

No Monthly Service Charge if you meet any one of the following:

- Account holder is under age 18
- \$300.00 average monthly balance in this account
- At least one Auto Savings transfer of \$25.00 or more each month from your PNC checking

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage

Yield:

\$1.00 – \$499.99

\$500.00 – \$1,499.99

\$1,500.00 +

For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).

FOR ALL DEPOSIT ACCOUNTS: We will only link accounts at your direction. If you do not direct us to link accounts, you will not receive associated benefits.

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship rate benefits has been met, such as: the balance of the account, the number and total dollar amount of direct deposits received per month and the number of debit and/or credit card purchases posted per month.

Debit Cards and ATM Transactions

PNC Bank Visa® Debit and PNC Banking Card

PNC Bank Visa Debit Card No charge

Affinity Visa Debit Cards No charge

USA Flag Visa Debit Card (specialty card) \$5.00 per year
(\$5.00 annual fee for the USA Flag card is donated to the American Red Cross)

PNC Banking Card No charge

Card Replacement

Performance Select Checking No charge

All other accounts \$7.50 each

Expedited Card Delivery \$25.00 each

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 Islands⁶

Performance Select Checking No charge

All other accounts \$3.00 each

At non-PNC Bank ATMs in all other countries⁶

Performance Select Checking No charge

All other accounts \$5.00 each

Number of non-PNC Bank ATM Fees Reimbursed

Standard Checking 2

Performance Checking 4

The fee for the first two on Standard Checking or four on Performance Checking domestic or international non-PNC ATM transactions made during the statement period will be reimbursed to your account at the end of the statement period. Fees in excess of two on Standard Checking or four on Performance Checking per statement period will not be reimbursed.

All other accounts Not reimbursed

Other Financial Institutions' ATM Surcharge Fees⁶

Performance Select Checking..... Reimbursed⁶ up to \$20.00 at the end of the statement period.

Performance Checking..... Reimbursed⁶ up to \$10.00 at the end of the statement period.

Standard Checking..... Reimbursed⁶ up to \$5.00 at the end of the statement period.

All other accounts Not reimbursed

Debit Card Cash Advance Fee

At a PNC Bank branch

Performance Select Checking No charge

All other accounts \$3.00 each

At Other Financial Institutions that accept Visa

Performance Select Checking No charge

All other accounts \$5.00 each

International Purchases and Cash Advances Fee...3% of amount

Overdraft Services

Overdraft Item and Returned Item Fee .. \$36.00 per item

An Overdraft Item fee is charged when the item is paid.

A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.

Maximum number of Overdraft and Returned

Item Fees 4 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.

Continuous Overdraft Fee \$7.00 per day

Fee assessed each day the account remains overdrawn for 5 or more consecutive calendar days, up to a maximum of \$98.00. This fee is in addition to any other overdraft fees assessed.

Overdraft Protection Transfer Fee⁹

Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft

All accounts No charge

Online Banking and PNC Voice BankingSM

Automated Transfers⁹ No charge

Staff-Assisted Transfers⁹

Performance Select Checking No charge

All other accounts \$3.00 each

Online Bill Pay¹⁰ No charge

Online Banking and Bill Pay through Quicken^{®10} .. No charge

Statement Options

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

Paper Statement

Canceled checks and check images are not returned with the statement.

Foundation Checking \$2.00 per month
Standard Checking No charge if you meet any one of the options to avoid the monthly service charge; otherwise, \$2.00 per month
All other accounts No charge

Both Online Banking and Paper Statements

Canceled checks and check images are not returned with the statement.

Performance Select Checking No charge
All other accounts \$2.00 per month

Paper Statement with Check Images

Paper statement with check images (front side only). Fee is charged every month, even if there are no check images that month. Not available with money market accounts.

Performance Select Checking No charge
All other checking accounts \$3.00 per month
PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-888-PNC-BANK (1-888-762-2265).

ATM Statements (available at select ATMs)

Performance Select Checking No charge
Performance Checking No charge
All other accounts
Mini statement at PNC Bank ATMs \$1.50 each
Statements at non-PNC Bank ATMs \$2.50 each

Interim (snapshot) Statement \$5.00 each

Wire Transfers

Domestic Wires

Incoming (no minimum amount)

Performance Select Checking No charge
All other accounts \$15.00 each

Outgoing (no minimum amount)

Performance Select Checking No charge
All other accounts \$30.00 each

Additional Fee for Wires Initiated over the Phone

Performance Select Checking No charge
All other accounts \$15.00 each

International Wires

Incoming (no minimum amount) \$15.00 each
Outgoing (\$100 USD minimum amount) \$45.00 each
Tracer \$15.00 each

Other Account Charges and Services

Account Research \$25.00 per hour
Minimum charge of \$15.00

Checks and Deposit Tickets:

All accounts Pricing varies
Performance Select Checking No charge for PNC-exclusive checks (\$12.00 discount on select designs)
Performance Checking \$8.00 discount on select designs

Collection items \$25.00 each
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
Blank checks available at any PNC branch

Early Closure Fee \$25.00
Fee assessed if the account is closed within 180 days of opening

Legal Process Charge \$100.00 each
Fee if funds from the account are frozen or seized under orders. PNC's actual attorney fees and court costs, when applicable, are added.

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 greater than \$25 ..2% of the check amount (\$2.00 minimum)

PNC Express Funds 2% of the check amount over \$100, \$2.00 fee for check amounts from \$25 to \$100

PNC Express Funds provides an option for immediate availability on approved checks deposited through 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.

Regulation D Violation Fee⁸ \$15.00 each
Fee per monthly service charge period when the permissible number of transactions from a savings or money market account is surpassed; charged for the second violation and each violation thereafter when there is a violation within 12 monthly service charge periods.

Return of Deposited or Cashed Item \$12.00 each
Fee if a deposited or cashed item is returned unpaid

Redeposit of Returned Deposited or Cashed Item No charge

Stop Payment

Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card

Performance Select Checking No charge
All other accounts \$33.00 each

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

Performance Select Checking No charge
Performance Checking No charge
All other accounts \$3.00 per item

Self-service Requests to Mail or Fax Items

Performance Select Checking No charge
Performance Checking No charge

All other accounts

Checks, Substitute Checks and Deposit Tickets \$1.00 per item

Items within Deposit Ticket Detail List \$3.00 per item

Staff-Assisted Photocopy Requests

Fee for assistance from a Branch or Telephone Customer Service Representative
Performance Select Checking No charge
All other accounts \$5.00 per item

Statement Requests

Self-service Requests of Online Statements

through Online Banking No charge
Staff-Assisted Statement Requests \$5.00 per item
Includes online requests to mail or fax statement copies

Additional Services Available to PNC Customers

Cash Alternatives

Cashier's Checks

Performance Select Checking No charge
Performance Checking No charge
Foundation Checking No charge
All other accounts \$10.00 each

International Services*

Foreign Currency Exchange Rate .. Dependent upon current applicable PNC 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 (\$100.00 USD minimum 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

All accounts Pricing varies
Performance Select Checking \$100.00 discount
Performance Checking \$10.00 discount

Automatic Deduction of Rental Fee

..... \$5.00 discount
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 For Performance Select Checking, accounts eligible to be linked for the combined average monthly balance requirement include PNC consumer checking, savings, money market, certificate of deposit, retirement certificate of deposit and/or investment accounts. For Performance Checking, accounts eligible to be linked for the combined average monthly balance requirement include PNC consumer checking, savings, money market, certificate of deposit, retirement certificate of deposit. Any PNC Investment (PNCI) asset where PNCI is the broker-dealer of record is eligible to be included in the combined average monthly balance requirement; assets managed under a fiduciary relationship with PNC Wealth Management are not included. 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. A maximum of 10 linked PNC accounts, including this account, may be included in the combined average monthly balance relationship. See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details. We will determine the combined average monthly balance using the most current statement period balance on linked deposit accounts as of the day before this account cycles. If applicable, we will use the outstanding balance on linked lines of credit, and the original principal amount on linked installment and mortgage loans to determine the combined average monthly balance.
- 2 See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details. For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).
- 3 A qualifying direct deposit is a recurring electronic deposit made by an employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device or the mail are not eligible to meet this requirement.
- 4 The 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.
- 5 If the money market or savings account receiving the service charge waiver is closed, the monthly service charge for another linked Standard Savings or Premiere Money Market account will be waived. If there are multiple linked Standard Savings or Premiere Money Market accounts, PNC will select an account considering the following factors, in order of priority: a) accounts that are not already receiving a longer-term service charge waiver; b) the account with the highest monthly service charge amount, and c) the account most recently opened. You may change the account that receives the service charge waiver at any time.
- 6 PNC Bank charges may apply for use of another financial institution's or ATM operator's ATMs. Additionally, other financial institutions and/or ATM operators may charge for using their ATMs.
- 7 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. Any fee reimbursements occur at the end of the statement period.
- 8 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.
- 9 A federal regulation prohibits you from making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of sale purchase transactions with a banking card, by pre-authorized or automatic agreements, telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Savings or Money Market account to a Standard Checking account and will be subject to the features and fees as described in the Consumer Schedule of Service Charges and Fees in effect at that time.
- 10 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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