

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



Effective August 7, 2022

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 link<sup>1</sup>
- \$25,000.00 combined average monthly balance across PNC Bank consumer deposit and/or PNCI investment accounts you have chosen to link<sup>1</sup>
- \$5,000.00 in qualifying<sup>4</sup> monthly direct deposits to this account during the statement period
- Account holder is a PNC Employee<sup>2</sup>

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

Balance Earns Interest<sup>3</sup>

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 link<sup>1</sup>
- \$2,000.00 in qualifying<sup>4</sup> monthly direct deposits to this account during the statement period (\$1,000.00 for Workplace or Military Banking customers)
- Account holder is a PNC Employee<sup>2</sup>

Monthly service charge waived<sup>6</sup> on one consumer savings or money market account you have chosen to link

Balance Earns Interest<sup>2</sup>

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
- When you link this account as a **benefit account** to your Performance Select checking or Virtual Wallet with Performance Select
- Account holder is a PNC Employee<sup>2</sup>

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 ..... \$5.00

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

- Account holder is a PNC employee<sup>2</sup>

### 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 qualifying<sup>4</sup> monthly direct deposits to this account during the statement period
- When you link this account as a **benefit account** to your Performance Select checking or Virtual Wallet with Performance Select
- Account holder is age 62 or over<sup>5</sup>
- Account holder is a PNC employee<sup>2</sup>

**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.

## Account Opening and Usage – Money Market and Savings

### Premiere Money Market

Minimum Deposit to Open ..... \$100.00

*The minimum deposit to open for the Premiere Money Market account is \$0 if the account is opened online.*

Monthly Service Charge ..... \$12.00

No Monthly Service Charge if you meet the following:

- \$5,000.00 average monthly balance in this account
- When you link<sup>12</sup> this account as a **benefit account** to your Performance checking, Performance Select checking or Virtual Wallet with Performance Select

Balance Earns Interest<sup>2</sup>

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  
*The minimum deposit to open for the Standard Savings account is \$0 if the account is opened online.*

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 in the current statement period from your PNC checking
- Account holder is under age 18
- When you link<sup>12</sup> this account as a **benefit account** to your Performance checking, Performance Select checking or Virtual Wallet with Performance Select
- First year for Foundation Checking customers

Balance Earns Interest<sup>2</sup>

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  
*The minimum deposit to open for the "S" is for Savings account is \$0 if the account is opened online.*

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 in the current statement period from your PNC checking

Balance Earns Interest<sup>2</sup>

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  
**PNC Heart Design Visa Debit Card** ..... \$5.00 per year  
*The \$5 annual fee for every Heart Design Visa Debit Card is donated to the American Red Cross.*

*The American Red Cross name is a registered trademark owned by the American National Red Cross and is used with its permission*

**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 Islands<sup>7</sup>**

Performance Select Checking ..... No charge  
 All other accounts ..... \$3.00 each

**At non-PNC Bank ATMs in all other countries<sup>7</sup>**

Performance Select Checking ..... No charge  
 All other accounts ..... \$5.00 each

### Number of non-PNC Bank ATM Fees Reimbursed

Standard Checking ..... 2

**NOTE: Effective 10/23/2022, there will be NO non-PNC Bank ATM Fees Reimbursed for Standard Checking.**

Performance Checking ..... 4

**NOTE: Effective 10/23/2022, there will be 2 non-PNC Bank ATM Fees Reimbursed for Performance Checking.**

*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. If your account is closed before the end of the statement period, fees will not be reimbursed. 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 Fees<sup>8</sup>

Performance Select Checking.....Reimbursed<sup>7</sup> up to \$20.00 at the end of the statement period.

Performance Checking.....Reimbursed<sup>8</sup> up to \$10.00 at the end of the statement period.

Standard Checking.....Reimbursed<sup>8</sup> up to \$5.00 at the end of the statement period.

All other accounts ..... Not reimbursed

**NOTE: Effective 10/23/2022:**

Performance Select Checking...Reimbursed<sup>7</sup> up to \$10.00 at the end of the statement period.  
Performance Checking.....Reimbursed<sup>8</sup> up to \$5.00 at the end of the statement period.  
Standard Checking.....Not reimbursed<sup>8</sup>  
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 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 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.

**Returned Item Fee**..... No charge

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

**Overdraft Protection Transfer Fee**<sup>9</sup>

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 Banking**<sup>SM</sup>

**Automated Transfers**<sup>11</sup> ..... No charge

**Online Bill Pay**<sup>10</sup> ..... No charge

**Online Banking and Bill Pay through Quicken**<sup>®10</sup> .. 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

**NOTE: Effective 10/23/2022, No charge if you meet any one of the options to avoid the monthly service charge, otherwise \$3.00 per month.**

**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

**NOTE: Effective 10/23/2022, Both Online and Paper Statements will be \$3.00 per month for all other accounts.**

**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

**NOTE: Effective 10/23/2022, the fee for Paper Statement with Check Images will be \$5.00 per month for all other checking accounts**

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

**Wire and Money Transfers**

**Domestic Wires**

**Incoming**

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

**Agent-Assisted Outgoing**

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

**Self-Service Outgoing**

Performance Select Checking ..... No charge  
All other accounts ..... \$25.00 each

**International Wires**

**Incoming** (no minimum amount) ..... \$15.00 each

**Agent-Assisted Outgoing** ..... \$45.00 each

**Self-Service Outgoing** ..... \$40.00 each

**International Money Transfer** ..... \$5.00 each

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:**

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

**NOTE: Effective 10/23/2022, there will be an \$8.00 discount on select designs for Performance Select Checking.**

Performance Checking ..... \$8.00 discount on select designs

**NOTE: Effective 10/23/022, there will be a \$5.00 discount on select designs for Performance Checking.**

**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

**Legal Process Charge** ..... Up to \$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 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**<sup>11</sup> ..... \$3.00 each  
*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** ..... \$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 ..... No charge

**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  
**Note: Effective 10/23/2022, Cashier's Checks for Performance Checking will be \$5.00 each.**  
 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 ..... \$50.00 discount

**NOTE: Effective 10/23/2022, there will be NO discount on the Annual Rental Fee for Performance Select Checking customers.**

**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. The average monthly balance is calculated by adding the principal in each of your related accounts for each day of the current statement period and dividing that figure by the number of days in the current statement period. 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 The employee monthly service charge waiver is only available during the time you are employed at PNC. When your PNC employment ends, you will need to meet other conditions applicable at that time, if there are any, in order to have your monthly service charge waived. Contractors, inactive employees receiving a W2, or PNC employees whose residence or primary workplace is outside of the United States of America are not eligible for the employee monthly service charge waiver. For customers who become PNC employees after their account is opened, it may take up to one additional statement period for your new employee monthly service charge waiver to take effect.
- 3 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).
- 4 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.
- 5 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.
- 6 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.
- 7 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.
- 8 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. If your account is closed before the end of the statement period, fees will not be reimbursed.
- 9 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.
- 10 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
- 11 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 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.
- 12 Some accounts may not be eligible to be linked for relationship benefits based on titling structure, product type or other constraints.

Quicken is a registered trademark of Intuit® Inc.  
Visa is a registered trademark of Visa International Service Association and used under license.  
PNC Voice Banking is a service mark of The PNC Financial Services Group, Inc