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

**Effective December 13, 2020**

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

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

**Balance Earns Interest**
- 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
  - $2,000.00 in qualifying 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**

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

**Balance Earns Interest**
- 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 Interest**
  - 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**

Minimum daily balance to obtain the Annual Percentage Yield:
  - $100.00 – $1,999.99
  - $2,000.00 – $9,999.99

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$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
- **No Monthly Service Charge if you meet any one of the following:**
  - Account holder is a PNC employee

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

**Balance Earns Interest**
- 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 +

**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 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**
  - **Account holder is a PNC Employee**

**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
- **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 this account as a benefit account to your Performance checking, Performance Select checking or Virtual Wallet with Performance Select

**Balance Earns Interest**
- 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

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RDAOPC20-1220  page 1 of 4
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
American Red Cross Visa Debit Card (specialty card) .......
   $5.00 per year
   ($5.00 annual fee for the 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 Islands7
   Performance Select Checking ......................... No charge
   All other accounts .................................. $3.00 each
At non-PNC Bank ATMs in all other countries7
   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. 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 Fees8
   Performance Select Checking ...................... Reimbursed up to $20.00 at the end of the statement period.
   Performance Checking ................................ Reimbursed up to $10.00 at the end of the statement period.
   Standard Checking ................................ Reimbursed 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

Overdraft Services

Overdraft Item and Returned 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. 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

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.

$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 in the current statement period from your PNC checking account
   • Account holder is under age 18
   • When you link 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 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 in the current statement period from your PNC checking account
Balance Earns Interest2
Minimum daily balance to obtain the Annual Percentage Yield:
   $1.00 – $499.99
   $500.00 – $1,499.99
   $1,500.00 +

RDAOPC20-1220 page 2 of 4
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*
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 SM
Automated Transfers ........................................... No charge

Staff-Assisted Transfers
Performance Select Checking ........................................... No charge
All other accounts ........................................... $3.00 each

Online Bill Pay ........................................... No charge

Online Banking and Bill Pay through Quicken SM .. 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 ........................................... No charge

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 (1-888-766-2265).

ATM Statements (available at select ATMs)
Performance Select Checking ........................................... No charge
Performance Checking ........................................... No charge
All other accounts ........................................... No charge
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) ........................................... No charge
Performance Select Checking ........................................... No charge
All other accounts ........................................... $15.00 each
Outgoing (no minimum amount)
Performance Select Checking ........................................... No charge
All other accounts ........................................... $15.00 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 payer'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 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* ........................................... $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 occurrence and each occurrence thereafter when there is an occurrence within 12 monthly service charge periods.

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

Redeposit of Returned Deposited or Cashied 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

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

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

* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC 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 and/or investment accounts. Any PNC payment (PNC) account of which PNC 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 tying 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 Calculation” 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 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 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 Calculation” section for details. For current interest rate and Annual Percentage Yield Information, call 1-888-PNC-BANK (1-888-786-2265)
4. A qualifying direct deposit is a recurring electronic payment 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 via the mail are not eligible to meet this requirement.
5. The 6/2 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 Premier Money Market account will be waived. If there are multiple linked Standard Savings or Premier 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 requires the payment of additional service materials provided by the ATM or ATM operator. 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 tying structure, product type or other constraints. Transfers from a PNC checking, savings or money market account in the exact amount of the overdraft. Transfers from a line of credit or credit card are a minimum of $5.00, 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. You may not make more than a total of six (6) transfers each statement cycle 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 payables to a third party on your account. For more information, Other limits may apply to your account. Excessive transactions may result in your Savings or Money Market account being changed to a Standard Checking account, which will be subject to the fees and charges as described in the Consumer Schedule of Service Charges and Fees. In effect at this time. We reserve the right to suspend enrollment of these transaction limitations, at our discretion.

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RDAOPC20-1220 page 4 of 4