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

Effective April 1, 2021

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 account
- $25,000.00 combined average monthly balance across PNC Bank consumer checking 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
- 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

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

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

$10,000.00 – $49,999.99
$50,000.00 – $99,999.99
$100,000.00 +

Limited Availability: Limited information 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 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 Interest:
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

Balance Earns Interest:
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.

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### 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 Islands
    - **Performance Select Checking** ....................... No charge
    - All other accounts ........................................... $3.00 each
- At **non-PNC Bank ATMs in all other countries**
  - **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 Fees**
- **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

**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. 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
### ATM Statements

PNC offers reformatted statements to customers with visual impairments through both Online Banking and Paper Statements.

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

#### Online Banking Statement
- No charge

#### Paper Statement with Check Images
- Canceled checks and check images are not returned with the statement.
- Performance Select 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: $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

### 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: $15.00 each

#### Additional Fee for Wires Initiated over the Phone
- Performance Select Checking: No charge
- All other accounts: $30.00 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:
- 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

#### 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.
- **NOTE:** Effective June 13, 2021 the Transaction Limit Fee will be $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
Additional Services Available to PNC Customers

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
Performance Checking ........................................... $3.00 per item
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 ........................................... $3.00 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

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 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 investment accounts. 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. Monthly balance requirement is managed under a fiduciary relationship with PNC Wealth Management. 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 W-2, or PNC employees whose residence or primary workplace is outside 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 $2 service charge 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. Rog 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 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 originating the 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 in minimum of $50.00, rounded upward to the next whole dollar, from a line of credit or credit card is subject to the calculated spending limits, at our discretion.
10 Quicken is a registered trademark of Intuit Inc.
11 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.

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RDAOPC20-0421