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

Effective March 17, 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 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
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
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?
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 qualifying monthly direct deposits to this account during the statement period
● Account holder is age 62 or over

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.

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 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
$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 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 each month from your PNC checking

Balance Earns Interest
Minimum daily balance to obtain the Annual Percentage Yield:
$1,000.00 – $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.

### Debit Cards and ATM Transactions

#### PNC Bank Visa® Debit and PNC Banking Card
- **PNC Bank Visa Debit Card**: No charge
- **Affinity Visa Debit Cards (specialty cards)**: $10.00 per year

#### PNC Bank ATM Transaction Fees

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Account Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At PNC Bank ATMs</strong></td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>At non-PNC Bank ATMs in the United States</strong></td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Canada, Puerto Rico and the U.S. Virgin Islands</strong></td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>At non-PNC Bank ATMs in all other countries</strong></td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Number of non-PNC Bank ATM Fees Reimbursed</strong></td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Standard Checking</strong></td>
<td>Performance Select Checking</td>
<td>$2.00 per month</td>
</tr>
<tr>
<td><strong>Performance Checking</strong></td>
<td>Performance Select Checking</td>
<td>$7.50 each</td>
</tr>
<tr>
<td><strong>All other accounts</strong></td>
<td></td>
<td>$7.50 each</td>
</tr>
<tr>
<td><strong>At non-PNC Bank ATMs in all other countries</strong></td>
<td></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Performance Select Checking</strong></td>
<td>Performance Select Checking</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>All other accounts</strong></td>
<td></td>
<td>$7.50 each</td>
</tr>
<tr>
<td><strong>All other accounts</strong></td>
<td></td>
<td>$5.00 each</td>
</tr>
</tbody>
</table>

#### Other Financial Institutions’ ATM Surcharges

- **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.

#### Expedited Card Delivery
- Performance Select Checking: No charge
- All other accounts: $7.50 each
- Expedited Card Delivery: $25.00 each

### Overdraft Services

#### Overdraft Item and Returned Item Fees
- **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
- **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.

#### Overdraft Balance Threshold
- $5.00

#### Continuous Overdraft Fee
- $7.00 per day

#### 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**: $98.00 each

### Statement Options

#### Online Banking and PNC Voice Banking
- **Automated Transfers**: No charge
- **Staff-Assisted Transfers**: No charge
- **Online Bill Pay**: No charge
- **Online Banking and Bill Pay through Quicken**: No charge

#### Paper Statement with Check Images
- **CANCELED**: 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.

#### Paper Statement
- **Canceled checks and check images are not returned with the statement.**
- **Foundation Checking**: $2.00 per month
- **Standard Checking**: No charge
- **All other accounts**: $2.00 per month
- **All other accounts**: $2.00 per month

**Note:** PNC offers reformatted statements to customers with visual impairments for no additional monthly fee. If you need such an accommodation, please contact PNC at 888-PNC-BANK.

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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
Full statement at PNC Bank ATMs ...................................... $2.00 each
Mini or Full statement 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
Performance Checking ......................................................... $15.00 each
All other accounts ......................................................... $15.00 each
Outgoing (no minimum amount)
Performance Select Checking .............................................. No charge
Performance Checking ......................................................... No charge
All other accounts ............................................................. $30.00 each
Additional Fee for Wires Initiated over the Phone
Performance Select Checking .............................................. No charge
Performance Checking ......................................................... No charge
All other accounts ............................................................. $15.00 each

International Wires
Incoming (no minimum amount) ............................................. $15.00 each
Outgoing ($100 USD minimum amount) ................................ $25.00 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 .............................................. $15.00 each
Performance Checking ................................................. $8.00 per item

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 (minimum $2.00)

PNC Express Funds ......................................................... $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

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
Performance Checking ......................................................... No charge
All other accounts ............................................................. $33.00 each

Self-service Requests through Online Banking
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 ............................................................. $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
Performance 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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier's Checks</td>
<td></td>
</tr>
<tr>
<td>Performance Select</td>
<td>No charge</td>
</tr>
<tr>
<td>Checking</td>
<td>No charge</td>
</tr>
<tr>
<td>Foundation Checking</td>
<td>No charge</td>
</tr>
<tr>
<td>All other accounts</td>
<td>$10.00 each</td>
</tr>
</tbody>
</table>

#### International Services*

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Currency Exchange Rate</td>
<td>Dependent upon current applicable PNC exchange rate</td>
</tr>
<tr>
<td>Foreign Check Deposit Exchange Rate</td>
<td>Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate</td>
</tr>
<tr>
<td>Collections</td>
<td>($100.00 USD minimum amount) $25.00 per item</td>
</tr>
</tbody>
</table>

* Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added

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### Safe Deposit Box

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Rental Fee</td>
<td>Pricing varies</td>
</tr>
<tr>
<td>Performance Select</td>
<td>$100.00 discount</td>
</tr>
<tr>
<td>Checking</td>
<td>$100.00 discount</td>
</tr>
<tr>
<td>Automatic Deduction of Rental Fee</td>
<td>$5.00 discount</td>
</tr>
</tbody>
</table>

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 |

<table>
<thead>
<tr>
<th>Servicing Fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory by bank personnel</td>
<td>$40.00 per hour Minimum 1 hour charge</td>
</tr>
<tr>
<td>Replacement Keys (per set)</td>
<td>$15.00 plus tax</td>
</tr>
<tr>
<td>Lock Replacement</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

Cost of lock and replacement keys, as well as time and mileage of locksmith, are added

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### 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. 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.

5. 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.

6. 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.

7. 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 plus applicable fees. 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 line of credit or credit card may be charged a fee on the line of credit or credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.

8. 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.

9. There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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