Business Checking Accounts and Related Charges

Effective October 21, 2018


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

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**Account Opening and Usage**

**BUSINESS CHECKING**

**Minimum Deposit to Open** $100.00

**Monthly Account Maintenance Fee** $12.00

No monthly account maintenance fee for the first three months after your account is opened

*Note: Effective 2/1/19: The Monthly Account Maintenance fee will be $10.00*

**No Monthly Account Maintenance Fee if you meet any one of the following:**

- Maintain $1,500 average monthly collected balance in this account

*Note: Effective 2/1/19: Maintain $500 average monthly collected balance in this account*

**Relationship Pricing and Information on Account Linking for Purposes of Avoiding the Monthly Account Maintenance Fee**

PNC will link eligible PNC business credit cards and PNC Merchant Services® to your business checking account only as described below. If we are unable to link accounts as described below, you must request that PNC link them.

- Use a linked PNC business credit card¹ to make a minimum of $1,000 in eligible purchases² in the billing cycle ending immediately prior to the date the monthly account maintenance fee is to be assessed to the checking account.

*Note: Effective 2/1/19: Use a linked PNC business credit card¹ to make a minimum of $500 in eligible purchases² in the billing cycle ending immediately prior to the date the monthly account maintenance fee is to be assessed to the checking account.*

The calculation of your business credit card eligible purchases to avoid a Monthly Account Maintenance Fee now includes purchases using a linked PNC BusinessOptions Credit Card.

Eligible PNC business credit cards will be automatically linked by PNC to this business checking account if it is using the same primary name. If you have multiple business checking accounts using the same primary name as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.

Maintain a linked PNC Merchant Services® account (some exclusions apply)³

*If this account is not the settlement account, PNC cannot automatically link it for relationship benefits. You must request that PNC link it.*

Eligible PNC Merchant Services accounts will be automatically linked by PNC to this business checking account if this business checking account is also used as the Merchant settlement account.

*Note: Effective 2/1/19: Maintain a PNC Merchant Services account and generate a minimum of $500 in qualifying monthly processing deposits⁴. The business checking account receiving PNC Merchant Services processing deposits is the only account eligible to avoid the Monthly Account Maintenance Fee.*

Except as described above, PNC will only link accounts at your direction. If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts.

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**Monthly Transactions at no charge**

Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received

- Fee for each additional transaction over 150 .................................................. $0.50

**Monthly Cash Deposit Volume at no charge**

For cash deposited over-the-counter, in the night depository or via Quick Deposit

- Fee for additional cash deposited over $5,000 .................................................. $0.25 per $100

**BUSINESS CHECKING PLUS**

**Minimum Deposit to Open** $250.00

*Note: Effective 2/1/19: The Minimum Deposit to Open is $100.00*

**Monthly Account Maintenance Fee** $20.00

No monthly account maintenance fee for the first three months after your account is opened

**No Monthly Account Maintenance Fee if you meet any one of the following:**

- Maintain $5,000 average monthly collected balance in this account

**Relationship Pricing and Information on Account Linking for Purposes of Avoiding the Monthly Account Maintenance Fee**

PNC will link eligible PNC business loans, PNC business credit cards, PNC Merchant Services, and PNC Treasury Management Services, to your Business Checking Plus account only as described below. If we are unable to link accounts or services as described below, you must request that PNC link them.

- Maintain $20,000 average combined collected balance in linked checking (excludes Corporate Checking and Core Commercial Checking) and money market accounts¹

*We will only link eligible deposit accounts at your direction. If you have not directed PNC to link another account to your PNC business checking account, the accounts will not be linked and you will not receive any applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts.*

- Maintain $40,000 average combined loan balances in linked loan accounts¹

*Note: Effective 2/1/19: This benefit will no longer be available.*

Eligible PNC business loan accounts will be automatically linked by PNC to this business checking account if automatic payment of the loan is established from this business checking account. If you have not selected automatic payment for your loan, or if your loan payments are automatically deducted from another account at PNC, PNC cannot automatically link the loan for relationship benefits. You must request that PNC link it.

- Use a linked PNC business credit card¹ to make a minimum of $2,000 in eligible purchases² in the billing cycle ending immediately prior to the date the monthly account maintenance fee is to be assessed to the checking account

*Note: Effective 2/1/19: Use a linked PNC business credit card¹ to make a minimum of $5,000 in eligible purchases² in the billing cycle ending immediately prior to the date the Monthly Account Maintenance Fee is to be assessed to the checking account.*

The calculation of your business credit card eligible purchases to avoid a Monthly Account Maintenance Fee now includes purchases using a linked PNC BusinessOptions Credit Card. PNC BusinessOptions Credit Cards are no longer a standalone option to avoid the Monthly Account Maintenance Fee.
Eligible PNC business credit cards will be automatically linked by PNC to this business checking account if it is using the same primary name. If you have multiple business checking accounts using the same primary name as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.

- Maintain a linked PNC Merchant Services® account (some exclusions apply)¹
  Note: Effective 2/1/19: Maintain a PNC Merchant Services account and generate a minimum of $5,000 in qualifying monthly processing deposits. The business checking account receiving PNC Merchant Services processing deposits is the only account eligible to avoid the monthly account maintenance fee.

Eligible PNC Merchant Services accounts will be automatically linked by PNC to this business checking account if this business checking account is also used as the Merchant settlement account. If this account is not the settlement account, PNC cannot automatically link it for relationship benefits. You must request that PNC link it.

- Maintain a linked PNC BusinessOptions® Visa Signature® Credit Card¹
  Note: Effective 2/1/19: This benefit will no longer be available.

Your PNC BusinessOptions Visa Signature Credit Card will be automatically linked by PNC to this business checking account if it is using the same primary name. If you have multiple business checking accounts using the same primary name as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.

- Maintain a Deposit On-Site, DepositNow®, PINACLE®, Cash Logistics, Remote Safe, Cash Flow InsightSM Payables or Cash Flow Insight Receivables
  Note: Effective 2/1/19: This benefit will no longer be available.

Eligible PNC Treasury Management Services will be automatically linked by PNC to this business checking account if this account is also the billing account for your Treasury Management Services. Treasury Management Services are not eligible to be linked to this account, either automatically or at your direction, unless this business checking account is the billing account.

Except as described above, PNC will only link accounts at your direction. If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts.

- Monthly Transactions at no charge .....................500
  Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received
  • Fee for each additional transaction over 500.................................................................$0.50

- Monthly Cash Deposit Volume at no charge ....$10,000
  For cash deposited over-the-counter, in the night depository or via Quick Deposit
  • Fee for additional cash deposited over $10,000.........................................................$0.25 per $100

Additional Benefits:
- Cash Flow Insight Base Monthly Fee......No Charge
- Initial Order of Checks.........................$25 Discount
  (From PNC’s preferred check vendor. Harland Clarke)

Note: Effective 2/1/19: This benefit will no longer be available.

- Personal Checking for Business Owners:
  - Performance Checking or Virtual Wallet with Performance Spend with No Monthly Maintenance Fee

We will only waive the monthly account maintenance fee on your eligible personal checking account at your direction. If you do not direct PNC...
BUSINESS INTEREST CHECKING
Minimum Deposit to Open ...........................................$250.00

Note: Effective 2/1/19: The Minimum Deposit to Open is $100.00

Monthly Account Maintenance Fee .........................$20.00

No Monthly Account Maintenance Fee if you do the following:
• Maintain $50,000 average monthly collected balance
in this account

Monthly Transactions at no charge ......................150
Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received
• Fee for each additional transaction over 150.................................................................$0.50

Monthly Cash Deposit Volume at no charge ....$5,000
For cash deposited over-the-counter, in the night depository or via Quick Deposit
Fee for Cash Deposited over $5000..........................$0.50 per $100

Note: Effective 2/1/19: Fee for additional cash deposited over $5,000 is $0.25 per $100

Balance Earns Interest
This account offers a variable interest rate which is subject to change
without notice. Please call 1-877-BUS-BNKG (1-877-287-2654) for current interest rate, APY and non-promotional balance tier information. An Earnings Credit does not apply.

TREASURY ENTERPRISE PLAN
Minimum Deposit to Open ...........................................$250.00

Note: Effective 2/1/19: The Minimum Deposit to Open is $100.00

Monthly Account Maintenance Fee .........................$100.00

No Monthly Account Maintenance Fee if you do the following:
• Maintain $50,000 average monthly collected balance6 in this account

Note: Effective 2/1/19: Maintain $30,000 average monthly collected balance6 in this account.

Monthly Transactions° at no charge ...............2,500
Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received
• Fee for each additional transaction over 2,500.................................................................$0.25

Note: Effective 2/1/19: The Fee for each additional transaction over 2,500 will be $0.50

Monthly Cash Deposit Volume° at no charge $100,000
For cash deposited over-the-counter, in the night depository or via Quick Deposit
• Fee for additional cash deposited over $100,000 .................................................................$0.25 per $100

Note: Effective 2/1/19: The Monthly Cash Deposit Volume at no charge will be $50,000. The fee for additional cash deposited over $50,000 will be $0.25 per $100

Earnings Credit
A standard Treasury Management Earnings Credit is applied only to the average monthly collected balances in excess of $50,000 to reduce or offset certain transaction fees. For current rates, call 1-800-762-2117.

Account Balance Fee .................................................................Varies°
°The Account Balance Fee covers various expenses incurred by PNC for servicing deposit accounts. The Account Balance Fee will appear in the Analyzed Charges section of your monthly analysis statement and is assessed monthly on the average ledger balance in the account (per $100) and may be offset by Earnings Credit. The Account Balance Fee is variable and subject to change without notice. Questions? Contact your PNC Business Banker.

Two (2) Beneficiary Checking Accounts – Treasury Enterprise Checking:
The monthly account maintenance fee is waived on up to 2 beneficiary checking accounts. The monthly average collected balance, monthly transaction and cash deposited volumes are aggregated for the master and 2 beneficiary accounts to determine Monthly Account Maintenance Fee, transaction and cash deposit fee amounts.

Note: Effective 2/1/19: The monthly account maintenance fee will be waived on up to 4 beneficiary checking accounts. The monthly average collected balance, transaction, and cash deposited volumes are aggregated for the master and 4 beneficiary accounts to determine Monthly Account Maintenance Fee, transaction and cash deposit fee amounts.

INVESTMENT OPTIONS
Options 1:
Treasury Enterprise – Premium Business Money Market Account6
• Includes same transaction features as Premium Business Money Market
• No Monthly Account Maintenance Fee

The variable rate on your Premium Business Money Market deposit account is subject to change without notice. For current interest rate, APY and non-promotional balance tier information, call 1-877-BUS-BNKG (1-877-287-2654).

Options 2:
Treasury Enterprise – Business Sweep Account6
• Balances swept from your Treasury Enterprise Checking account will earn interest in a money market account while maintaining the security of FDIC insurance to the maximum permitted by law.
• No additional Monthly Account Maintenance Fee

The interest rate is the same across all balance tiers. For current interest rates, call 1-877-BUS-BNKG (1-877-287-2654).

Treasury Enterprise Information Reporting – PINACLE® Express7
PINACLE Express functionality included at no additional charge7
• Previous day reporting
• Current day reporting
• Check management (Stop Payment and Check Inquiry)
• Image On-Demand
• Account transfer
• Event Notification
• Client Service
• Optional free services include access to Online Statements and selected Special Reports

Additional PINACLE Express functionality is available, which can include the following (additional fees apply7):
• Funds Transfer (Wire)
• ACH
• A/R Advantage (Lockbox)
• Positive Pay and Issue Maintenance
• Reverse Positive Pay
• Deposit On-Site
• Escrow Services
• Special Reports: EDI

For standard PINACLE Express services and specific pricing information, contact your Business Banker, Business Advisor or Treasury Management Officer.

IOLTA / IOTA / IOLA / MJ IOTA / IBRETA / MAHT
Minimum Deposit to Open ...........................................$0.00

Monthly Account Maintenance Fee ......................... No charge

Charges for the use of products and services in support of managing this account, which are not reasonable service charges according to your state’s rules and regulations, will be the responsibility of the firm or company handling the account. Charges will be assessed on a monthly analysis statement or charged to the firm or company’s billing account.
Minimum Deposit to Open: $100.00
Monthly Account Maintenance Fee: $12.00

No Monthly Account Maintenance Fee if you do the following:

- Maintain $2,500 average monthly collected balance in this account

Monthly Transaction Fees

Check Paid at no charge: 6

- Fee for each additional check paid over 6: $25.00

Items Deposited at no charge: 30
- Fee for each additional item deposited over 30: $0.50

Monthly Cash Deposited at no charge: $5,000
- Fee for additional cash deposited over $5,000: $0.40 per $100

Balance Earns Interest
This account offers a variable interest rate which is subject to change without notice. Please call 1-877-BUS-BNKG (1-877-287-2654) for current interest rate, APY and non-promotional balance tier information.

ATM Transaction Fees

ATM transaction fees are assessed per withdrawal, deposit, transfer or balance inquiry. Please note that not all ATMs accept deposits.

ATM Transaction Fee at PNC Bank ATMs: No charge

ATM Transaction Fee at non-PNC Bank ATMs:
- In the United States, Canada, Puerto Rico and the U.S. Virgin Islands:
  - Business Checking, Business Checking Plus and Non-Profit Checking: $3.00 each
  - Note: Effective 3/17/19: Business Interest Checking will also be assessed a $3.00 fee for each ATM transaction at non-PNC ATMs.
  - All other accounts: No charge
- In all other countries:
  - Business Checking, Business Checking Plus and Non-Profit Checking: $5.00 each
  - Note: Effective 3/17/19: Business Interest Checking will also be assessed a $5.00 fee for each ATM transaction at non-PNC Bank ATMs.
  - All other accounts: No charge

Note: Effective 3/17/19: ATM Transaction Fee at non-PNC Bank ATMs for Business Interest Checking:
- In the United States, Canada, Puerto Rico and the U.S. Virgin Islands: $3.00 each
- In all other countries: $5.00 each

Number of non-PNC Bank ATM Fees Reimbursed
- Business Checking Plus: 2
- All other accounts: Not reimbursed

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

Note: Effective 3/17/19: Number of non-PNC Bank ATM Fees Reimbursed

Business Checking, Business Interest Checking: 2
Business Checking Plus: No Charge
All other accounts: Not reimbursed

Cash Services and Supplies

Over-the-Counter Cash Furnished
- Business Checking Plus, and Non-Profit Checking:
  - $30,000 or less: No charge
  - Over $30,000: $2.50 per $1,000
- All other accounts: $2.50 per $1,000

Over-the-Counter Coin Furnished
- Business Checking Plus, and Non-Profit Checking:
  - 100 rolls or less: No charge
  - Over 100 rolls: $0.15 per roll
- All other accounts: $0.15 per roll

Bulk Currency Furnished: $2.50 per $1,000

Currency Straps
- Business Checking Plus, and Non-Profit Checking: No charge
- All other accounts: $2.75 per box

Currency Envelopes
- Business Checking Plus and Non-Profit Checking: No charge
- All other accounts: $8.50 per box

Coin Wrappers
- Business Checking Plus and Non-Profit Checking: Reimbursed up to $5.00 at the end of each statement period
- All other accounts: Reimbursed on the business day of the transaction

Note: Effective 3/17/19: There will be no reimbursement of Other Financial Institutions’ ATM Surcharge Fees on any checking accounts.
Additional Features

**Night Drop Bag Processing**
- All accounts ............................................ $3.00 per bag

**Online Banking Statement**
- No charge

**Paper Statement (Check Safekeeping)**
- Check images are retained by PNC.
- Business Checking, Business Checking Plus
- and Non Profit Checking.............................. $2.00 per month
- Analysis Business Checking,
- Business Interest Checking, Treasury Enterprise Plan, IOLTA,
- and Premium Business Money Market ............... No charge

**Paper Statement with Check Images**
- Paper statement with images (both front and back side) of available canceled checks or replacement checks. Fee is charged monthly, even if there are no cancelled checks that month.
- Analysis Business
- Checking, Treasury
- Enterprise Plan and IOLTA ......................... No charge
- All other accounts..................................... $3.00 per month

See “Additional Services and Options” for other services and related charges.

**FOOTNOTES:**
1. A maximum of 10 eligible accounts may be linked to a business checking account in each of the business checking, money market, loan, business credit card and merchant services categories. Each eligible account may only be linked to one business checking account. Some accounts may not be eligible to be linked based on titling structure, product type or other constraints. PNC linked loan accounts must be in good standing, paying as agreed, and not suspended, revoked or frozen; the outstanding balance on business lines of credit and the original principal amount for term loans will be used to determine the average combined loan balance. If a term loan is amended or restated, the loan balance outstanding as of the date of the amendment or restatement will be considered as the principal amount when determining the average combined PNC loan balance. Subject to credit approval.
2. PNC linked business credit card eligible purchases are purchases of goods or services made by you or your authorized user with an eligible linked business credit card account and includes balance transfers and convenience checks that are not subject to the cash advance rate. Eligible purchases do not include interest, fees and charges assessed to the business credit card account, cash advance transactions (including convenience checks that are subject to the cash advance rate), and purchases made at merchants with gambling or gaming merchant category codes. Purchases made with PNC BusinessOptions Visa Signature credit cards are excluded.
3. A qualifying PNC Merchant Services processing deposit is an electronic deposit made by PNC Merchant Services directly into this checking account. Transfers made from one account to another or processing deposits from other merchant services sources are not eligible to meet this requirement.
4. Monthly average collected balance, transaction and cash deposited volumes from this account and additional accounts are aggregated for the master and beneficiary accounts to determine monthly account maintenance fee, transaction and cash deposited fee amounts.
5. If either the Treasury Enterprise Master Checking account or the Master Money Market account is closed, PNC may remove the Plan benefits on any remaining accounts. Accounts that remain at a zero balance for 90 days or more may be closed by PNC.
6. Federal regulations prohibit 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, by telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Business Money Market account to a Business Checking account and will be subject to the features and fees as described in the Business Checking Account and Related Charges in effect at that time.
7. Transaction and optional service fees may apply.
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.

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PNC Bank, National Association. **Member FDIC**
Business Checking Accounts and Related Charges
Additional Services and Options

Effective August 19, 2018
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### Electronic Banking Services

**PNC Bank Online Banking** ........................................... No charge
**Bill Pay for Business** ........................................... No charge
**Cash Flow Insight**
  - Business Checking Plus and Business Checking Preferred: No charge
  - All other checking ........................................... $10.00
**QuickBooks® (per relationship)** .................................. $15.00 per month
**QuickBooks® (per relationship)** .................................. $2.00 per month

There is no additional charge for using bill pay services within QuickBooks.

There is no additional charge for using bill pay services within Quicken.

### Commonly Used Services

**ACH Addenda Record Received/Originated** ........ $0.02 each
For Business Checking Preferred, there is no charge for the first 100 addenda records received/originated each month.

**Audit Confirmations**
  - Automated Confirmation .................................. $20.00 each
  - Manual Confirmation ..................................... $30.00 each

**Banking Card Services**

**Debit Card Cash Advance Fee**
  - At a PNC Bank branch .................................. $3.00 each
  - At other institutions that accept Visa ............... $5.00 each

**International Purchases Fee** .................................. 3% of amount

**Card Replacement Fee** ........................................... $7.50 each

**Expedited Card Delivery Fee** .................................. $25.00

**Cashier’s Check** .................................................. $15.00

**Collection Fee** .................................................. $32.50 each

**Counter Check** .................................................. $1.50 each

**Credit Inquiries** .................................................. $30.00 each

**Credit Investigations** ........................................... $40.00 each

**Deposit Correction Fee** ......................................... $6.00 each

**Early Account Closure Fee** ..................................... $25.00

Fee assessed if the account is closed within 180 days of opening

**Legal Process Charge** ........................................... $100.00

Fee if funds from the account are frozen or seized under orders. PNC’s actual attorney fees and court costs, when applicable, are added.

**Night Drop Bag Processing Fee**
  - Business Checking Preferred .......... No charge
  - All other accounts ................................. $3.00 per bag

**Non-Client/PNC and Non-PNC Checks**

**Cashed** ........................................................... $10.00 each

Fee applies to business customers that elect to pay this fee on behalf of non-client payees. A PNC Check Cashing Agreement is required.

**Non-Client Check Cashing Fee**

This fee will be charged to the payee when cashing a check if the payee 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)

**Overdraft Services**

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

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

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

### Statement Options

**Online, Paper or Check Image Statements**

For pricing on these statement options, please refer to the fee schedule appropriate to your specific product.

**Dual Statement Delivery** ....................................... $3.00 per month

Fee for both online and paper statements

**ATM Statements**

(available at select ATMs)

**Mini Statement at PNC Bank ATMs**

- Business Checking, Business Checking Plus and Non-Profit Checking: $1.50 each
- All other accounts: No charge

**Full Statement at PNC Bank ATMs**

- Business Checking, Business Checking Plus and Non-Profit Checking: $2.00 each
- All other accounts: No charge

### Other Services

**Customer Buy Back** ............................................. $5.00 each
**Extra Advice** .................................................. $3.00 each
**Maker Information** ............................................ $0.30 each
**Phone Call Required** ........................................... $6.00 each
**Photocopies** ................................................... $4.00 each
**Special Fax** .................................................... $4.50 each
**Special Notice** ................................................ $1.00 each
**Store Number Information** ............................... $0.30 each

### Stop Payment

Checks, electronic transfers, preauthorized debits and recurring preauthorized payments through Visa® Debit Card ............................. $33.00

### Maximum Number of Overdraft and Returned Item Fees

- 4 per day
  - Overdraft Balance Threshold: $5.00
    - If the account is overdrawn by $5.00 or less after all transactions are posted for the day, any overdraft item fees are automatically refunded.

### Continuous Overdraft Fee

- $7.00 per day
  - Fee assessed each day the account remains overdrawn for 5 or more consecutive calendar days, up to a maximum of $98.00. This fee is in addition to any other overdraft fees assessed.

### Overdraft Protection Set-Up Fee

**Analysis Business Checking with Interest** ............ $10.00 per month
**Business Interest Checking** .............................. No charge
**All other accounts** ........................................... No charge

### Overdraft Protection Transfer Fee

- $15.00 each
  - Fee for the transfer of funds from a checking, money market, credit card or line of credit to cover an overdraft

### PNC Express Funds

- 2% of the check amount ($2.00 minimum charge)

PNC Express Funds provides an option for immediate availability on approved checks deposited through a PNC ATM or Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Funds Availability Policy for Business Accounts.)

### Remote Deposit Services

See remote deposit service agreement

### Return Item Services

**Return of Deposited/Cashed Items** ................... $15.00 each
**Redeposited Items**

- Business Checking Plus, Business Checking Preferred and Non-Profit Checking: No charge
- All other checking ........................................ $5.00 each

### Stop Payment

Checks, electronic transfers, preauthorized debits and recurring preauthorized payments through Visa® Debit Card ............................. $33.00

### Statement Options

**Online, Paper or Check Image Statements**

For pricing on these statement options, please refer to the fee schedule appropriate to your specific product.

**Dual Statement Delivery** ....................................... $3.00 per month

Fee for both online and paper statements

**ATM Statements**

(available at select ATMs)

**Mini Statement at PNC Bank ATMs**

- Business Checking, Business Checking Plus and Non-Profit Checking: $1.50 each
- All other accounts: No charge

**Full Statement at PNC Bank ATMs**

- Business Checking, Business Checking Plus and Non-Profit Checking: $2.00 each
- All other accounts: No charge
Mini or Full Statement at Non-PNC Bank ATMs
Business Checking, Business Checking
Plus and Non-Profit Checking $2.50 each
All other accounts $10.00 each
No charge

Printed Analysis Statement $2.00 per month
Applicable only to Analysis Business Checking, Analysis Business Checking with Interest, Corporate Analysis Checking with Interest and Treasury Enterprise Plan. Statement can be viewed online via PINACLE or PINACLE Express at no charge.

Additional Statement Options
Interim (snapshot) or Request Statement $10.00 each
Additional Cutoff Statement $10.00 each
Additional Checking Statement Copy $10.00 each

Image, Photocopy and Research Services
Self-service Requests through Online Banking
View, print and save digital images from your current and 2 most recent statement cycles. Currently, deposits made at ATMs are not imaged for online viewing, but you may request copies of these items to be mailed or faxed to you. Note that any fee is charged per view, so be sure to save or print the item, if needed.

For checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists No charge
For items not immediately available within
Online Banking $1.00 per item
No charge for the first 3 items per statement period with Paper Statements
For items within a Deposit Ticket Detail List $3.00 per item

Self-service Requests through Online Banking to Mail or Fax Items $5.00 per item

Self-service Requests by Automated Telephone to Mail or Fax Copies of Paid Checks $2.00 per item
No charge for the first 3 items per statement period with Paper Statements

Staff-Assisted Requests $5.00 per item
Fee for assistance from a Branch or Telephone Customer Service Representative to mail, fax or hand copies to you

Photocopy Requests
Statement $10.00 per item
Deposit $8.00 per item
Check $5.00 per item

Photocopy Reconstruction
Statement per event $10.00
Statement per item $2.25
Deposit per event $7.50
Deposit per item $2.25

Wire Transfers

Domestic Wires
Incoming (no minimum amount) $12.50 each
Outgoing (no minimum amount)
Branch Initiated $78.00 each
Voice Initiated – repetitive and one-time $30.00 each

International Wires
Incoming (no minimum amount) $20.00 each
Outgoing ($100 USD minimum amount)
Branch Initiated $110.00 each
Voice Initiated – U.S. currency $65.00 each
Voice Initiated – Foreign currencies $45.00 each
Repeat Code Maintenance $3.00
Repeat Code Storage $2.30

Wire Investigations $35.00
Wire Transfer Manual Repair $16.00
Voice PIN Issuance and Maintenance $6.00

Book Transfers
Incoming (no minimum amount) $5.00
Outgoing
Branch Initiated (no minimum amount) $65.00 each
Voice Initiated $20.00 each

Wire Copies $17.00
Mail Advice $7.00
Fax Advice/Electronic Advice $3.25

* Fee includes $50 surcharge for all wires initiated with the assistance of a bank employee, other than through the PNC Wire Room or online via PINACLE or PINACLE Express

Other International Services

Collections ($100 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

International Deposited Item
U.S. currency drawn on a foreign bank $7.00
Foreign currency drawn on a foreign bank $6.00
Returned International Item $20.00

FOOTNOTES:
1 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
2 There may be additional fees for optional services available with Cash Flow Insight.
3 This fee will be directly charged to your account. An earnings credit cannot be used to offset this charge.
4 Federal regulations prohibit 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, by telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Business Money Market account to a Business Checking account and will be subject to the features and fees as described in the Business Checking Account and Related Charges in effect at that time.

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