Business Checking Accounts and Related Charges

Effective September 1, 2021
All Markets. All prices are subject to change. Products, services and prices may vary by market.

Account Opening and Usage

BUSINESS CHECKING

Minimum Deposit to Open .......................... $100.00
Monthly Account Maintenance Fee ................. $10.00
No monthly account maintenance fee for the first three months after your account is opened

No Monthly Account Maintenance Fee if you meet any of the following:
- 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.

Use a linked PNC business credit card to make a minimum of $500 in eligible purchases in the billing cycle ending immediately prior to the date the monthly account maintenance fee is to be assessed to the checking account. 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 PNC Merchant Services account and generate a minimum of $500 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

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

BUSINESS CHECKING PLUS

Minimum Deposit to Open .......................... $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 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 checking, PNC business money market savings, PNC business credit cards and PNC Merchant Services, to your Business Checking Plus account only as described below.

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

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.

- Use a linked PNC business credit card to make a minimum of $5,000 in eligible purchases in the billing cycle ending immediately prior to the date the Monthly Account Maintenance Fee is to be assessed to the checking account. 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 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

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 ............... 150
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:
- 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 to apply a waiver to your eligible personal checking account, a waiver will not be applied.

NON-PROFIT CHECKING

Available only to those customers qualified as a Non-Profit/Not-for-Profit organization

Minimum Deposit to Open .......................... $100.00
Monthly Account Maintenance Fee ................. $5.00
No monthly account maintenance fee for the first three months after your account is opened

No Monthly Account Maintenance Fee if you do the following:
- Maintain $500 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 additional cash deposited
  over $5,000............................................. $0.25 per $100

**ANALYSIS BUSINESS CHECKING**

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

Earnings Credit
An Earnings Credit is applied to reduce or offset the monthly account maintenance fee and certain transaction fees. The earnings credit rate used may vary based on the average monthly collected balance of the account(s). The earnings credit rate on your account is subject to change without notice.

Please call 1-877-BUS-BNKNG (1-877-287-2654) for current rate and balance tier information or for an example of how the earnings credit is applied to the balances in your account.

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

**NOTE:** Effective 5/1/2021 The Monthly Account Maintenance Fee will be $25.00

Monthly Transaction Fees
Deposit Ticket.............................................$0.95 per ticket
Check Paid..................................................$0.25 per check
ACH Credit/Debit Received..............................$0.20 per item
Item Deposited ............................................$0.20 per item
Cash Deposited Over-the-Counter ......................$0.20 per $100

**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 Treasury Banker.

**MMDA Sweep Monthly Maintenance Fee**........ $30.00
A convenient way for excess balances in your account to earn a competitive rate of interest while maintaining the security of FDIC insurance to the maximum permitted by law. For current rates, call 1-877-BUS-BNKNG (1-877-287-2654).

**BUSINESS INTEREST CHECKING**

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

Monthly Account Maintenance Fee................. $25.00

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

**No Monthly Account Maintenance Fee if you do the following:**
- Maintain $5,000 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 additional cash deposited
  over $5,000.................................................. $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-BNKNG (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............................ $100.00

Monthly Account Maintenance Fee................. $50.00
No monthly account maintenance fee for the first three months if your account is opened on or after 02/01/2019.

**No Monthly Account Maintenance Fee if you meet the following:**
- Maintain $30,000 average combined monthly collected balance in all checking accounts within your Treasury Enterprise Plan (including Beneficiary Accounts).

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............................................................... $0.50

Monthly Cash Deposit Volume at no charge. $50,000
For cash deposited over-the-counter, in the night depository or via Quick Deposit
- Fee for additional cash deposited over
  $50,000.................................................. $0.25 per $100

Earnings Credit
A standard Treasury Management Earnings Credit is applied only to the average monthly collected balances in excess of $125,000 to reduce or offset certain transaction fees. For current rates, call 1-800-669-1518.

**Beneficiary Checking Accounts – Treasury Enterprise Plan:**
The Monthly Account Maintenance Fee will be waived on up to four beneficiary checking accounts. You have the option to add more than four beneficiary accounts for an additional $10.00 Monthly Account Maintenance Fee for each beneficiary account over four. The monthly average collected balance, transaction, and cash deposited volumes are aggregated for the master and all beneficiary accounts to determine Earnings Credit, Master Monthly Account Maintenance Fee, transaction and cash deposit fee amounts.

**INVESTMENT OPTIONS**

**Option 1:**
- **Treasury Enterprise Plan – Premium Business Money Market Account**
  - 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-BNKNG (1-877-287-2654).

**Option 2:**
- **Treasury Enterprise Plan – MMDA Sweep Account**
  - Balances swept from your Treasury Enterprise Plan 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-BNKNG (1-877-287-2654).

**IOLTA / IOTA / IOLA / MJ IOTA / IBRETA / MAHT / COLTFA**

Minimum Deposit to Open............................ $0.00

Monthly Account Maintenance Fee................. $12.00
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.

**PREMIUM BUSINESS MONEY MARKET**

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
Checks Paid at no charge ............................... 6
  • Fee for each additional check paid over 6.........$25.00
ACH Credit/Debit Received ............................. $0.20 per item
Items Deposited at no charge ......................... 30
  • Fee for each additional item deposited over $5,000.......................... $0.50
Monthly Cash Deposit Volume 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.

Account Linking and Information Sharing: Important Notice to All Products Included Here

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 they are 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 fee waiver benefits has been met, such as: the balance of the account, the total dollar amount of PNC Merchant Services deposits processed per monthly statement cycle and the total dollar amount of eligible monthly PNC business credit card(s) purchases.

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 Interest Checking, Premium Business Money Market
    and Non-Profit Checking.................................. $3.00 each
    All other accounts ...................................... No charge
  In all other countries
    Business Checking Business Interest Checking, Premium Business Money Market
    and Non-Profit Checking.................................. $5.00 each
    All other accounts ...................................... No charge

Number of Reimbursements for non-PNC Bank ATM Fees
  Business Checking and Business Interest Checking..................................2 per statement period
  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. If your account is closed before the end of the statement period, fees will not be reimbursed. Fees in excess of two per statement period will not be reimbursed.
  Business Checking Plus, Treasury Enterprise Plan, Analysis Business Checking..................................No charge
  Non Profit Checking and Premium Business Money Market.........................................................Not reimbursed

Other Financial Institutions’ ATM Surcharge Fees
All 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 ..............................................No charge
Business Checking Plus and Non-Profit Checking..................................No charge
All other accounts ...................................... $2.75 per box

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.
  Treasury Enterprise Plan and IOLTA.........................................................No Charge
All other accounts ...................................... $2.00 per month

No paper statement fee for Memorial/Catastrophic accounts.

Paper Statement with Check Images
  Paper statement with images (both front and back side) of available canceled checks or replacement checks. Canceled checks are not returned. Fee is charged monthly, even if there are no canceled checks that month.
  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.
PNC offers reformatted statements to customers with visual impairments for no additional monthly fee. If you need such an accommodation, please contact PNC at 1-877-BUS-BNKG (1-877-287-2654).
FOOTNOTES:

1 A maximum of 10 eligible accounts may be linked to a business checking account in each of the business checking, money market, 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. 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.

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 Earnings Credit, Master Monthly Account Maintenance Fee, transaction and cash deposited fee amounts.

5 If either the Treasury Enterprise Plan Master 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 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
Electronic Banking Services

PNC Bank Online Banking........................................ No charge
Bill Pay for Business........................................ No charge
QuickBooks® (per relationship)............................ $15.00 per month

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

Quicken® (per relationship)................................. $2.00 per month

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

Commonly Used Services

ACH Addenda Record Received/Originated.................. $0.02 each
Audit Confirmations......................................... $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
  All 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 ( $2.00 minimum)

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

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 Set-Up Fee

All accounts.................................................. No charge

Overdraft Protection Transfer Fee........................ No charge

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

Overdraft Item fees over $100 $2.00 fee for each check amount 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 Funds Availability Policy for Business Accounts.) PNC Express Funds is not eligible for check amounts less than $25.

Remote Deposit Services

See remote deposit service agreement

Return Item Services

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

Redeposited Items

Business Checking Plus and Non-Profit Checking........................................ No charge
All other checking.......................................... $5.00

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

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.

PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-877-BUS-BKNG (1-877-287-2654).

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
Statements at Non-PNC Bank ATMs

- Business Checking, Business Checking Plus, and Non-Profit Checking: $2.50 each
- All other accounts: No charge

Printed Analysis Statement: $2.00 per month

Applicable only to Analysis Business Checking 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

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

Branch Initiated

- Outgoing
  - Book Transfer: $70.00 each
  - Domestic: $90.00 each
  - International
    - Same Currency: $125.00 each
    - Cross Currency: $110.00 each

- Incoming
  - Book Transfer: $5.00 each
  - Fed Wire: $13.00 each
  - International: $20.00 each
  - Wire Investigations: $35.00 each
  - Wire Transfer Manual Repair: $17.00 each
  - Wire Copies: $20.00 each
  - Client Requested Canceled Wire: $15.00 each

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

- Same Currency International Cash Letter Item Deposited
  U.S. currency drawn on a foreign bank: $30.00

- Cross Currency International Cash Letter Item Deposited
  Foreign currency drawn on a foreign bank: $30.00

- Returned International Item: $20.00

Footnotes:

1. There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
2. This fee will be directly charged to your account. An earnings credit cannot be used to offset this charge.
3. 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 payable to a third person. See your account agreement for more information. Other limits may apply to your account. We reserve the right to suspend enforcement of these transaction limitations, at our discretion.

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