**Account Opening and Usage**

**BUSINESS CHECKING**

<table>
<thead>
<tr>
<th>Minimum Deposit to Open</th>
<th>$100.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Account Maintenance Fee</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

No monthly account maintenance fee if you meet any one of the following:
- Maintain $500 average monthly collected balance in this account
- 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 credit cards and PNC Merchant Services® to your business checking account only as described below.

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.

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 account1 and generate a minimum of $500 in qualifying monthly processing deposits3. The business checking account receiving PNC Merchant Services processing deposits is the only account eligible to avoid the Monthly Account Maintenance Fee.
- Maintain $500 average monthly collected balance in this account

**Monthly Transactions at no charge**
- 150
- $5,000

For cash deposited over-the-counter, in the night depository or via Quick Deposit
- $5,000

**BUSINESS CHECKING PLUS**

<table>
<thead>
<tr>
<th>Minimum Deposit to Open</th>
<th>$100.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Account Maintenance Fee</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

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

**NON-PROFIT CHECKING**

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

<table>
<thead>
<tr>
<th>Minimum Deposit to Open</th>
<th>$100.00</th>
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</thead>
<tbody>
<tr>
<td>Monthly Account Maintenance Fee</td>
<td>$5.00</td>
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</tbody>
</table>

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
**BUSINESS INTEREST CHECKING**

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

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

**No Monthly Account Maintenance Fee** if you do the following:

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

**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 do the following:**

- Maintain $30,000 average monthly collected balance in this account

**Monthly Transactions**

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

**Monthly Cash Deposit Volume** ........................................ $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

- **APPLICATION 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. The earnings credit rate used to reduce or offset certain transaction fees. For current rates, call 1-800-762-2117.*

**Account Balance Fee** .................................................. $0.10 per $100

**Sweep Checking Monthly 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-BNKG (1-877-287-2654).

**INVESTMENT OPTIONS**

**Options 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-BNKG (1-877-287-2654).

**Options 2:**

- **Treasury Enterprise Plan – Business 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-BNKG (1-877-287-2654).

**Treasury Enterprise Plan Information Reporting – PINACLE® Express**

**PINACLE® Express functionality included at no additional charge:**

- 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 apply):

- 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: $0.00

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: $0.00
- Fee for each additional check paid over $6: $25.00
- Items Deposited at no charge: $0.00
- Fee for each additional item deposited over $30: $0.50
- Monthly Cash Deposited at no charge: $0.00
- 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**: No charge

**In the United States, Canada, Puerto Rico and the U.S. Virgin Islands**:

- Business Checking, Business Interest
- Checking and Non-Profit Checking: $3.00 each
- All other accounts: No charge

**In all other countries**:

- Business Checking Business Interest
- Checking and Non-Profit Checking: $5.00 each
- All other accounts: No charge

**Note: Effective 6/16/19:**

**ATM Transaction Fee at non-PNC Bank ATMs for Premium Business Money Market**

**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 Reimbursements for non-PNC Bank ATM Fees**: No charge

**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. Fees in excess of two per statement period will not be reimbursed.

**Business Checking Plus, Treasury Enterprise Plan, Analysis Business Checking and Premium Business Money Market**: No charge

**Non Profit Checking**: Not reimbursed

**Note: Effective 6/16/19**: Premium Business Money Markets will be assessed ATM Transaction Fees at non-PNC Bank ATMs, and these fees will not be reimbursed. Prior to 6/16/19, there has been no charge at non-PNC Bank ATMs.

**Other Financial Institutions’ ATM Surcharge Fees**

There will be no reimbursement of Other Financial Institutions’ ATM Surcharge Fees on any checking accounts

**Note: Effective 6/16/19**: Other Financial Institutions’ ATM Surcharge Fees will no longer be reimbursed for Premium Business Money Market accounts.

### Cash Services and Supplies

**Over-the-Counter Cash Furnished**

- Business Checking Plus and Non-Profit Checking:
  - 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:
  - 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:
  - All other accounts: $2.75 per box

**Currency Envelopes**

- Business Checking Plus and Non-Profit Checking:
  - All other accounts: $8.50 per box

**Coin Wrappers**

- Business Checking Plus and Non-Profit Checking:
  - 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.
   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. Canceled checks are not returned. Fee is charged monthly, even if there are no canceled checks that month.
   Analysis Business Checking, Treasury Enterprise Plan,
   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 888-BUS-BNKG.

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 Analysis Business Checking, Business Interest Checking
   Treasury Enterprise Plan, IOLTA, and Premium Business
   Money Market..........................................................No Charge

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**Effective March 17, 2019**
All Markets. All prices are subject to change. Products, services and prices may vary by market.

### Electronic Banking Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>PNC Bank Online Banking</td>
<td>No charge¹</td>
</tr>
<tr>
<td>Bill Pay for Business</td>
<td>No charge¹</td>
</tr>
<tr>
<td>Cash Flow Insight™</td>
<td></td>
</tr>
<tr>
<td>Business Checking Plus</td>
<td>No charge²</td>
</tr>
<tr>
<td>All other checking</td>
<td>$10.00²</td>
</tr>
<tr>
<td>Quickbooks® (per relationship)</td>
<td>$15.00 per month</td>
</tr>
<tr>
<td>There is no additional charge for using bill pay services within QuickBooks.</td>
<td></td>
</tr>
<tr>
<td>Quicken® (per relationship)</td>
<td>$2.00 per month</td>
</tr>
<tr>
<td>There is no additional charge for using bill pay services within Quicken.</td>
<td></td>
</tr>
</tbody>
</table>

**Commonly Used Services**

- **ACH Addenda Record Received/Originated**: $0.02 each
- **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**: 2% of amount
  - **Card Replacement Fee**: $7.50 each
  - **Expedited Card Delivery Fee**: $25.00 each
  - **Cashier's Check**
  - **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 each
  - **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.*
      - *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**

- **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**
  - 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 ($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 and Non-Profit Checking: No charge
    - All other checking: $5.00 each
  - **Other Services**
    - **Customer Buy Back**: $5.00 each
    - **Extra Advance**: $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 for no additional monthly fee.** If you need such an accommodation, please contact PNC at 888-BUS-BNKG.
  - **Dual Statement Delivery**
    - Fee for both online and paper statements
    - $3.00 per month
  - **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

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RDAOBM02-0319  Page 1 of 2
Full Statement at PNC Bank ATMs
Business Checking, Business Checking $2.00 each
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 $2.50 each
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

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 Banking 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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