Consumer Schedule of Service Charges and Fees
Standard Savings

Effective May 31, 2026

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

Account Opening and Usage

Minimum Deposit to Open **$25.00**

The minimum deposit to open is $0 if the account is opened online.

Monthly Service Charge **$5.00**

No Monthly Service Charge if you meet any one of the following:

- **$300** average monthly balance in this account
- At least one Auto Savings **transfer of $25.00** or more in the current statement period from your PNC Bank checking account
- When you link[1] this account as a **benefit account** to a qualifying PNC checking account.
- Account holder is **under age 25**

The 25-age waiver will only be applied if the date of birth for the primary or secondary owner of the account meets the age requirement. The date of birth for a fiduciary (i.e. Rep Payee, Trustee) is not eligible for the waiver. If no date of birth is on file, waiver eligibility is based on the date of account opening.

Balance Earns Interest[2] ..... **Yes**

For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).

We will only link accounts at your direction. If you have not directed PNC to link another account to your Standard Savings Account, the accounts will not be linked and you will not receive applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts. The requirement that you direct us to link accounts in order for you to receive benefits applies to all of your PNC accounts. When an existing account is closed and a new account is opened, we will not automatically link the new account, even if the existing account was linked. You must direct us to link the new account to receive benefits.

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship benefits have been met, such as: the balance of the account and the number and total dollar amount of direct deposits received per month.

Banking Card and ATM Transactions

PNC Bank Banking Card Fees

PNC Banking Card ..... No charge

Card Replacement ..... No charge

Expedited Card Delivery ..... **$25.00** each

PNC Bank ATM Transaction Fees

Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.

At PNC Bank ATMs ..... No charge

At non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands[3] ..... **$3.00** each

At non-PNC Bank ATMs in all other countries[3] ..... **$5.00** each

Other Financial Institutions' ATM Surcharge Fees[3] ..... Not reimbursed

Overdraft Services

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

*An **Overdraft Item** fee is assessed when PNC pays an item for a customer. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.*

Maximum Number of Overdraft Fees ..... **1** 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.*

Returned Item Fee ..... No charge

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

Online Banking and PNC Voice Banking℠

Automated Transfers[4] ..... No charge

Statement Options

Online Banking Statement Only ..... No charge

Requires Online Banking enrollment by accepting the online terms and conditions.

Paper Statement Only ..... No charge

Customer is not enrolled in Online Banking and receives a Paper Statement

Dual Statement Delivery of both Online Banking and Paper Statements ..... **$3.00** per statement period
Customer is enrolled in Online Banking and receives both an Online Banking Statement and a Paper Statement

PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-888-PNC-BANK (1-888-762-2265).

Wire and Money Transfers

Domestic Wires
- **Incoming** ..... **$15.00** each
- **Agent-Assisted Outgoing** ..... **$30.00** each
- **Self-Service Outgoing** ..... **$25.00** each

International Wires
- **Incoming** ..... **$15.00** each
- **Agent-Assisted Outgoing** ..... **$50.00** each
- **Self-Service Outgoing – Sent in US Dollars (USD)** ..... **$40.00** each
- **Self-Service Outgoing – Sent in Foreign Currency (FX)** ..... **$5.00** each

Agent Assisted International Money Transfer ..... **$10.00** each
Self-Service International Money Transfer ..... **$5.00** each
International Money Transfer is available on certain transactions based on the destination country, enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available, International Wire fees apply.

Other Account Charges and Services

Legal Process Fee ..... **Up to $100.00** each
Fee applies to each legal order received that requires PNC to take action related to the funds in the account. PNC's actual attorney fees and court costs, when applicable, may be assessed in addition to the Legal Process Fee.

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 of $25.01 - $100 ..... **$2.00** each
- For check amounts greater than $100 ..... **2.50%** of the check amount

PNC Express Funds ..... **2.50%** of the check amount 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 Consumer Funds Availability Policy.) PNC Express Funds is not eligible for check amounts less than $25.

Transaction Limit Fee[4] ..... **$3.00** each
Fee per transaction in excess of the permissible number of transactions from a savings or money market account within the monthly statement period.

Return of Deposited or Cashed Item ..... No charge

Redeposit of Returned Deposited or Cashed Item ..... No charge

Stop Payment ..... **$33.00** each
Fee for a stop payment on a preauthorized debit or electronic transfer

Images and Photocopy Requests

Self-service Requests through Online Banking ..... No charge
View, print and save digital images of deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) for the current and previous two statement periods

Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List ..... No charge

Statement Requests
- **Self-service Requests of Online Statements through Online Banking** ..... No charge
- **Staff-Assisted Statement Requests** ..... No charge
  Includes online requests to mail or fax statement copies

Additional Services Available to Standard Savings Customers

Cash Alternatives

Cashier's Checks ..... **$10.00** each

International Services*

Foreign Currency Exchange Rate ..... Dependent upon current PNC applicable exchange rate

Foreign Check Deposit Exchange Rate ..... Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate

Collections ($100 USD minimum collection 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*

Safe Deposit Box

Annual Rental Fee ..... Pricing varies by size and location

Automatic Deduction of Rental Fee ..... **$5.00** discount off annual rental fee

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

Servicing Fees

Inventory by bank personnel ..... **$40.00** per hour

Minimum 1 hour charge

Replacement Keys (per set) ..... **$15.00** plus tax

Lock Replacement **$15.00**

Cost of replacement keys are added

FOOTNOTES:

1 *Qualifying consumer checking accounts to link a Standard Savings as a benefit account include Virtual Wallet, Virtual Wallet with Performance Select, Performance Checking and Performance Select Checking. Some accounts may not be eligible to be linked for relationship benefits based on product type or titling structure such as UTMA, Estate, Trust and other specialty titled accounts.*

2 *See our Account Agreement for Consumer Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details.*

3 *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.*

4 *Transaction fees will apply to your account if you exceed six (6) Restricted Transfers in a monthly service charge period. Restricted Transfers are transfers 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. If you make more than a total of six (6) Restricted Transfers in a monthly service charge period, you will be charged a fee for each Restricted Transfer. 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, or to modify them, at our discretion.*

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