

Business Checking Accounts and Related Charges

Effective October 25, 2026

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



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

No Monthly Account Maintenance Fee if you do any one 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 Fee¹

PNC will link eligible PNC business credit cards and an eligible Merchant Account 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 has the same customer profile. If you have multiple business checking accounts using the same customer profile 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. If you have questions about the accounts within your customer profile, please contact 1-877-BUS-BNKG (1-877-287-2654).
- Maintain an eligible linked Merchant Account¹ and generate a **minimum of \$500 in qualifying monthly processing deposits³**. The business checking account receiving deposits associated with a Merchant Account 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 Combined 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\$0.30 per \$100

BUSINESS CHECKING PLUS

Minimum Deposit to Open\$100.00

Monthly Account Maintenance Fee\$22.00

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

No Monthly Account Maintenance Fee if you do 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 Fee¹

PNC will link eligible PNC business credit cards and an eligible Merchant Account to your business checking 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 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.

- 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.
Eligible PNC business credit cards will be automatically linked by PNC to this business checking account if it has the same customer profile. If you have multiple business checking accounts using the same customer profile 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. If you have questions about the accounts within your customer profile, please contact 1-877-BUS-BNKG (1-877-287-2654).
- Maintain an eligible linked Merchant Account¹ and generate a **minimum of \$5,000 in qualifying monthly processing deposits³**. The business checking account receiving deposits associated with an eligible Merchant Account 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 Combined 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**\$0.30 per \$100

Additional Benefits with Business Checking Plus:

- Personal Checking for Business Owners:
Performance Checking, Virtual Wallet with Performance Spend, Performance Select Checking or Virtual Wallet with Performance Select Checking 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

This product is no longer available for new accounts

Monthly Account Maintenance Fee\$5.00

No Monthly Account Maintenance Fee if you do the following:

- Maintain **\$500** average monthly collected balance in this account

Monthly Combined 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**.....\$0.30 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-BNKG (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\$25.00

Monthly Transaction Fees

Deposit Ticket\$0.95 per ticket

Check Paid.....\$0.25 per check

ACH Credit/Debit Received\$0.22 per item

NOTE: Effective 01/01/2027, the fee for ACH Credit/Debit Received will be \$0.25 per item

Item Deposited.....\$0.20 per item

Cash Deposited Over-the-Counter.....\$0.25 per \$100

Account Balance FeeVaries*

* 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.

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-BNKG (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 Combined 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.....\$0.30 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 \$100.00

Monthly Account Maintenance Fee \$50.00

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 Combined Transactions Unlimited

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 \$0.30 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 Account⁴

- 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).

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 Treasury Management Client Care (TMCC) at 1-800-669-1518.

IOLTA / IOTA / IOLA / MJ IOTA / IBRETA / MAHT / COLTAF / CAR Foundation

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.

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 \$0.22 per item

NOTE: Effective 01/01/2027, the fee for ACH Credit/Debit Received will be \$0.25 per item

Items Deposited at no charge 30

- Fee for each additional item deposited over 30 \$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 merchant 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:

Treasury Enterprise Plan and
Analysis Business Checking No charge
All other accounts \$3.00 each

In all other countries

Treasury Enterprise Plan and
Analysis Business Checking No charge
All other accounts \$5.00 each

Number of Reimbursements for non-PNC Bank ATM Fees⁵

Business Checking Plus 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, or if you change your account type before the end of the statement period, fees will not be reimbursed. Fees in excess of two per statement period will not be reimbursed.

All other accounts 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

Coin Wrappers

Business Checking Plus and Non-Profit Checking No charge
All other accounts \$2.75 per box

Online Banking Statement No charge

Paper Statement (Check Safekeeping)

Check images are retained by PNC.

IOLTA No Charge
All other accounts \$3.00 per statement period
No paper statement fee for Memorial/Catastrophic accounts.

Copy of Check Images Included with Paper Statement

Fee is only assessed when check images are included with a mailed paper statement. In addition to the Paper Statement fee.

IOLTA No charge
All other accounts \$5.00 per statement period

Dual Statement Delivery of both Online Banking and Paper Statements \$5.00 per statement period

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 deposit is an electronic deposit made directly into this checking account by PNC of funds associated with your Merchant Account. Transfers made from one account to another or processing deposits from other merchant services sources are not eligible to meet this requirement. Eligible Merchant Account means an active merchant payment processing account with PNC Merchant Services® Company or Tempus Technologies, Inc. Subsidiaries of PNC Bank N.A., including PNC Mobile Accept®.*
- 4 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.*
- 5 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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Business Checking Accounts and Related Charges

Additional Services and Options



Effective October 25, 2026

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Electronic Banking Services

PNC Bank Online Banking with Bill Pay for Business	No charge ¹
QuickBooks® (per relationship)	\$15.00 per month
Treasury Enterprise Plan	No charge
<i>There is no additional charge for using bill pay services within QuickBooks.</i>	
Quicken® (per relationship)	\$2.00 per month
Treasury Enterprise Plan	No charge
<i>There is no additional charge for using bill pay services within Quicken.</i>	

Commonly Used Services

Audit Confirmations	\$20.00 each
Banking Card Services	
Debit Card Cash Advance Fee	
At other institutions that accept Visa	\$5.00 each
International Purchases Fee	3% of amount
Card Replacement Fee	No charge
Expedited Card Delivery Fee	\$25.00
Cashier's Check	\$15.00
Counter Check²	\$1.50 each
Credit Inquiries²	\$30.00 each
Credit Investigations	\$40.00 each
Deposit Correction Fee	\$6.00 each
Legal Process Fee	Up to \$100.00

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.

Night Drop Bag Processing Fee

All accounts	\$3.00 per bag
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Non-Client/PNC and Non-PNC Checks Cashed

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

Overdraft Services

Overdraft Item and Returned Item Fee	\$36.00 per item
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*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
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Overdraft Balance Threshold	\$5.00
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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.

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 Funds Availability Policy for Business Accounts.) PNC Express Funds is not eligible for check amounts less than \$25.

Return Item Services

Return of Deposited/Cashed Items	No charge
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Redeposited Items

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

Stop Payment

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

MMDA Sweep (for eligible accounts) Monthly Maintenance Fee \$30.00

Statement Options

Online Banking Statement No charge
Requires Online Banking enrollment by accepting online terms and conditions and choosing the electronic statement option

Paper Statement \$3.00 per statement period
No paper statement fee for IOLTA or Memorial/Catastrophic accounts

Copy of Check Images Included with Paper Statement \$2.00 per statement period
Fee is only assessed when check images are included with a mailed paper statement. In addition to the Paper Statement fee.

Dual Statement Delivery of both Online Banking and Paper Statements \$5.00 per statement period
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-BNKG (1-877-287-2654).

Additional Statement Options \$10.00 each

Image, Photocopy and Research Services

Self-service Requests through Online Banking or Automated Telephone

View, print, order and save images. 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.

For statements, checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists ... No charge

Staff-Assisted Requests No charge
Assistance from a Branch or Telephone Customer Service Representative to mail, fax or hand copies to you

Wire Transfers

Branch Initiated

Outgoing

Book Transfer \$50.00 each

Domestic \$50.00 each

International

Same Currency \$65.00 each

Cross Currency \$65.00 each

Incoming

Book Transfer \$5.50 each

Received Wire Transfer \$15.00 each

Business Checking Plus and Treasury Enterprise Plan One at no charge
per statement period

International \$21.00 each

Wire Investigations \$60.00 each

Wire Transfer Manual Repair \$18.00 each

Wire Copies \$21.00 each

Other International Services

Collections (\$300 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

International Deposited Item

Same Currency International Cash Letter Item Deposited

Per item charge for same-currency foreign check deposit eligible for provisional credit processing \$30.00

Cross Currency International Cash Letter Item Deposited

Per item charge for cross-currency foreign check deposit eligible for provisional credit processing \$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.

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