PNC Virtual Wallet with Performance Spend Features and Fees

VirtualWallet WITH PERFORMANCE SPEND by PNC BANK

Effective November 16, 2025

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

You may choose to have a Virtual Wallet with Performance Spend account only, or Spend, Reserve and Growth accounts. If you choose to only have a Spend account, the Reserve and Growth account information in this schedule does not apply.

Spend Account

	Spend
Minimum Deposit to Open	**$25.00**

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

Monthly Service Charge **$15.00**

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

- **$2,000** combined average monthly balance in your Spend and/or Reserve accounts
- **$10,000** combined average monthly balance only across PNC Bank consumer deposit accounts you have chosen to link[1].
- **$2,000** in qualifying[2] monthly direct deposits to your Spend account during the statement period ($1,000 for WorkPlace or Military Banking customers)
- Account holder is a PNC Employee[3]

Balance earns interest[4] ..... **Yes**

Reserve and Growth Accounts (if you choose to open)

	Reserve	Growth
Minimum Deposit to Open	**$0**	**$0**
Monthly Service Charge	**$0**	**$0**
Balance earns interest[4]	**Yes**	**Yes**

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

PNC reserves the right to refuse or return any deposit amount to you that causes the combined balance of all of your Virtual Wallet Growth accounts with us to exceed $5,000,000 (including any jointly owned, or in the case of an account owned by a living trust, jointly managed accounts).

We will only link accounts at your direction. If you have not directed PNC to link another account to your Virtual Wallet with Performance Spend, 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.

Debit Card and ATM Transactions

PNC Bank Visa® Debit Card Fees:

PNC Bank Visa Debit Card ..... Required. No charge

A Debit Card will be issued when your Virtual Wallet is opened, or you may link your Virtual Wallet to an existing PNC Debit Card or University ID card (if available).

Affinity Visa Debit Cards ..... No charge

PNC Heart Design Visa Debit Card ..... **$5.00** per year

The $5 annual fee for every Heart Design Visa Debit Card is donated to the American Red Cross. The American Red Cross name is a registered trademark owned by the American National Red Cross and is used with its permission.

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[5] ..... **$3.00** each

At non-PNC Bank ATMs in all other countries[5] ..... **$5.00** each

Number of reimbursements for non-PNC ATM Fees **2**

The fee for the first two (2) domestic or international non-PNC ATM transactions made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed[6] *to your Spend 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.*

Other Financial Institutions' ATM Surcharge Fees[5] ..... Reimbursed[6] **up to $5.00** at the end of the statement period.

Includes total combined fees from your Spend, Reserve or Growth accounts reimbursed to your Spend account. If your account is closed, or if you change your account type before the end of the statement period, fees will not be reimbursed.

Debit Card Cash Advance Fee:

At other financial institutions that accept Visa ..... **$5.00** each

International Purchases and Cash Advances Fee ..... **3%** of the transaction amount

Overdraft Services

Spend Account Overdraft Services Fees:

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. If the customer brings their available balance to at least $0 before their Extra Time period expires, PNC will not charge the Overdraft Item fees that were incurred during that period.

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.*

Overdraft Protection Transfer Fee[7] ..... No charge

If you overdraw your Spend account, money will be transferred first from your Reserve account and then from your Growth[8] *account. You may choose to have a PNC Credit Card, PNC Line of Credit or other PNC deposit account set up as overdraft protection for your Spend account in place of your Growth account.*

Returned Item Fee ..... No Charge

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

Reserve and Growth Account Overdraft Services Fees:

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[SM]

Automated Transfers[8] ..... No charge

Online Bill Pay[9] ..... No charge

Statement Options

Online Banking Statement ..... No charge

Requires Online Banking enrollment by accepting the online terms and conditions. Once enrolled in Online Banking, you will receive online statements even if you elect to receive paper statements

Paper Statement ..... No charge

Canceled checks and check images are not returned with the statement.

Paper Statement with Check Images ..... **$5.00** per statement period

Available on the Spend account only. Paper statement with check images (front-side only). If there are no check images in the statement period, there will be no charge.

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

Checks and Supplies ..... **$5.00** discount on select designs

Counter Checks ..... **$1.50** each
Blank checks available at any PNC branch

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 available for check amounts less than $25.

Transaction Limit Fee[8] ..... **$3.00** each
Fee per transaction in excess of the permissible number of transactions from your Growth, 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
For a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card

Images and Photocopy Requests

Self-service Requests through Online Banking ..... No charge
View, print and save digital images of checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) available in your Online Account Activity and for checks available within the Activity Detail with Online Statements

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

Statement Requests

Self-service Requests for 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 Virtual Wallet with Performance Spend Customers

Cash Alternatives

Cashier's Checks ..... **$5.00** 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 *PNC deposit accounts eligible to be linked may include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. Some accounts may not be eligible to be included in the combined average monthly balance requirement based on titling structure, product type or other constraints. Linked accounts must be open at the end of the Spend account's statement period in order for their balances to be considered for the monthly service charge waiver. A maximum of ten (10) linked PNC accounts, including your Spend, Reserve and Growth accounts, may be included in the combined average monthly balance relationship. See the PNC Virtual Wallet Fine Print: "What You Need to Know", "Interest Payment and Balance Computation" section for details. The average monthly balance is calculated by adding the principal in each of your related accounts for each day of the current statement period and dividing that figure by the number of days in the current statement period.*

2 *Qualifying direct deposit is defined as a recurring direct deposit of a paycheck, pension, Social Security, or other regular income electronically deposited by an employer or an outside agency into the Spend account of a Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend or Virtual Wallet. Credit card cash advance transfers, wire transfers, person-to-person transfers, transfers from one account to another, or deposits made at a branch, ATM, mobile device, or through the mail do not qualify as qualifying direct deposits.*

3 *The employee monthly service charge waiver is only available during the time you are employed at PNC. When your PNC employment ends, you will need to meet other conditions applicable at that time, if there are any, in order to have your monthly service charge waived. Contractors, inactive employees receiving a W2, or PNC employees whose residence or primary workplace is outside of the United States of America are not eligible for the employee monthly service charge waiver. For customers who become PNC employees after their account is opened, it may take up to one additional statement period for your new employee monthly service charge waiver to take effect.*

4 *See the PNC Virtual Wallet Fine Print: "What You Need to Know", "Interest and Balance Computation" section for details.*

5 *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.*

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. Any fee reimbursements occur at the end of the statement period.*

7 *Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from your Reserve, Growth or other PNC deposit account are in the exact amount of the overdraft. Transfers from a line of credit or credit card are a minimum of $50.00, rounded upward to the next whole dollar. Transfers from credit card are subject to the cash advance limits and may be charged a cash advance fee on the credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.*

8 *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 Growth 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 Virtual Wallet Fine Print 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.*

9 *There may be fees for certain optional services available through PNC Online Banking and Bill Pay.*

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