PNC points® Visa® Credit Card Application



Apply Today

Fax application to 1-866-526-5777

Earn points through PNC points® on your everyday purchases. The PNC points Visa credit card automatically earns **4 points per \$1** on your qualifying purchases.

You can increase the number of points you receive! You can earn bonus points of 25%, 50% or 75% of the total of all base points you earned from your qualifying credit card purchases, when you have the applicable qualifying PNC checking account* and you meet minimum balance and/or direct deposit requirements.

Your points Visa credit card will be automatically enrolled in PNC points so you'll start earning points right away. There's no limit to the number of points you can earn, and you'll be able to redeem your points for cash, gift cards, travel and more.

Save with introductory 0% APR** on balance transfers[†] for the first 12 billing cycles when the balance is transferred within the first 90 days following account opening and introductory 0% APR on purchases for the first 12 billing cycles following account opening. After the introductory rates end, the rate will be your standard purchase APR, currently 11.99% to 21.99%, based on your creditworthiness. The purchase APR varies with the market based on the prime rate.

Enjoy a wide range of additional benefits:

- **Optional Overdraft Protection** when you link your new Visa credit card to your PNC Bank checking account to reduce the inconvenience of returned or unpaid checks.
- Security Protection includes \$0 Fraud Liability to protect against unauthorized use of your card, Verified by Visa to protect your online purchases and Fraud Prevention and Support to give you that extra level of confidence.
- Free Online Account Management makes managing your account simple and convenient. Make your payments, review transactions and more at pnc.com.
- Travel Accident Insurance
- · Rental Car Insurance

Apply today by taking your completed application to your local PNC branch or faxing it to 1-866-526-5777.

- * See the reverse side for reward details and limitations.
- ** For details about the rates and fees that apply to this credit card, please see enclosed Important Information About Rates and Fees.
- † Keep in mind that if you take advantage of this intro 0% APR balance transfer offer you may still be assessed interest on new purchases. That is because, unless your APR for purchases is also 0%, you must pay your entire balance each month by the due date to avoid interest on new purchases. Balance transfer fees apply.



IMPORTANT INFORMATION ABOUT THE PNC POINTS® PROGRAM FOR THE PNC POINTS VISA® AND PNC POINTS VISA SIGNATURE® CREDIT CARD

Summary of the Current PNC points Program

The following is a summary of the PNC points reward program referenced on the front of this offer. Full reward program terms and conditions will be sent with your credit card and are available on pnc.com/creditcards. As used herein, the term "Qualifying Purchases" does not mean all purchases you may make with your credit card. Some limited transactions are excluded such as purchase of a gift card or other cash equivalent products, purchases with a convenience check, cash advances or balance transfers. For details, please see the full terms and conditions for this reward program. The term "Bonus Points" means special bonus offers, Purchase Payback bonus points, and bonus points associated with the credit card products as described in the section below and the term "Base Points" means all points awarded excluding Bonus Points. Your credit card will be automatically enrolled in the PNC points program.

If, on the payment due date of your points credit card each month, you also have any one of these **PNC Qualifying Deposit Accounts**: Virtual Wallet, Performance Checking Account, Virtual Wallet with Performance Spend, Performance Select Checking Account or Virtual Wallet with Performance Select, you may qualify to earn Bonus Points. If the PNC points Visa credit card account is in the name of more than one individual, all such individuals must be owners of the checking account in order to earn Bonus Points.

Qualifying for 25%, 50% or 75% Bonus Points

If, as of the last deposit account statement issued for your Qualifying Deposit Account on or before the payment due date of your points credit card, you have:

- a Performance Select Checking Account or Virtual Wallet with Performance Select and you have maintained (1) an average monthly balance of \$5,000 or more in that account and/or in a linked Free Checking, Standard Checking or Performance Select Checking account for which you are an account owner or (2) you have maintained a combined average monthly balance of \$25,000 or more in that account and any linked consumer Free Checking, Standard Checking, Performance Select Checking, savings, certificates of deposit, money market accounts, or investment accounts for which you are an account owner; or (3) a qualifying aggregate monthly direct deposit (such as payroll, pension or Social Security) of \$5,000 or more into the account (for Virtual Wallet with Performance Select the deposit must be made into the Spend component of the product), then you will receive Bonus Points equal to 75% of the total of all Base Points earned in your points account during the billing cycle for your points credit card; OR
- a Performance Checking Account or Virtual Wallet with Performance Spend and you have maintained (1) an average monthly balance of \$2,000 or more in the account (for Virtual Wallet with Performance Spend this is based on the Spend and Reserve components of the product) or (2) a combined average monthly balance of \$15,000 or more in the account and any linked consumer Free Checking, Standard Checking, Performance Checking, savings, certificates of deposit, money market, line of credit, auto or home equity installment loan, mortgage loan or investment accounts for which you are an account owner, or (3) a qualifying aggregate monthly direct deposit (such as payroll, pension or Social Security) of \$2,000 or more into the account (for Virtual Wallet with Performance Spend the deposit must be made into the Spend component of the product), then you will receive Bonus Points equal to 50% of the total of all Base Points earned in your points account during the billing cycle for your points credit card; OR
- a Virtual Wallet and you have maintained (1) a combined average monthly balance of \$500 or more in your Spend and/or Reserve;
 (2) have a qualifying aggregate monthly direct deposit (such as payroll, pension or Social Security) of \$500 or more into your Spend account;
 (3) use only ATM, online banking, mobile banking or other self-serve electronic methods to make withdrawals or deposits; or (4) provide proof of active enrollment in a qualifying educational institution (proof of active enrollment in a qualifying educational institution only has to be provided once, subject to our right to request verification as we deem necessary), then you will receive Bonus Points equal to 25% of the total of all Base Points earned in your points account during the billing cycle for your points credit card; OR
- a **PNC Qualifying Deposit Account**, other than Virtual Wallet, that did not qualify for Bonus Points of 50% or 75% of the total of all Base Points earned in your points account during the billing cycle for your points Card, then you will receive Bonus Points equal to 25% of the total of all Base Points earned in your points account during the billing cycle for your points credit card.

For purposes of determining average monthly balances and combined average monthly balances, **linked accounts** are those accounts that have been linked to your checking account to waive monthly service fees. See your *Consumer Schedule of Service Charges and Fees* applicable to deposit accounts for a definition of "qualifying aggregate monthly direct deposit."

If the points credit card account is in the name of more than one individual, all such individuals must be owners of the Qualifying Deposit Account to earn Bonus Points. If you have multiple points credit card accounts linked to your PNC points account then you will receive Bonus Points equal to the application of the highest qualifying percentage. If you close or de-link a points credit card, you may forfeit a portion of the Bonus Points for the billing cycle in which you close or de-link. Points are awarded to your PNC points account within 7-10 business days but no later than within 60 calendar days.

The Annual Percentage Yield (APY) associated with any interest bearing PNC Bank checking or other deposit account referenced above is a variable rate subject to change, and varies by market and product type. Fees may reduce earnings. Call 1-877-CallPNC (225-5762), go to pnc.com or any branch to obtain APY information in your market.

PNC Bank reserves the right to change or terminate the PNC points Program at any time.

Visa and Visa Signature are registered trademarks of Visa International Service Association and used under license.

PNC points is a registered mark of The PNC Financial Services Group, Inc.

PNC Bank, National Association (N.A.) is the creditor and issuer of the credit card described herein.

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PNC points® Visa® Card RIID 9007 PR-ID 312 STRG 4850

CHD-11 **17043** CHD-12 **355000** PT 109 BC 25



1. Applicant Information					/ / 19
First Name	M.I.		Last Name (maximum 21 c	haracters)	/ / I 7 Date of Birth
	M.I. ()	_	()	-	Date of Birth
Social Security Number	Home Phone Nur	mher	Alternate Phon	e Numher	Email Address
Address #1 (No P.O. Boxes allo	wed) (maximum 24 characters)				
Address #2 (Apt.#, Unit, Etc.) (r	maximum 24 characters)				Mother's Maiden Name
					YY/MM
City			State	ZIP Code	Years at Residence
	: You have indicated that you live i K THE APPROPRIATE BOX:		· · ·	status here.	
	\$				
Rent Own Other	Monthly Mortgage/Rental Am	nount Pl	ease Check Your PNC Bank Fi	nancial Relationships: 🗖 0	Checking 🗖 Savings 🗖 Money Market/Investment
		() – one Number		
Current Employer		Work Ph	one Number		Length of Employment Years Months
Gross Annual Income is your sala income; and a non-applicant's sal or other community property state	ary or other income regularly deposi	ons/other wages ted into a joint ac u may include yo	before taxes and other deduction count shared by you or regularly our spouse's salary or other incor	ns. Examples of Other Incom transferred into an account on the even if that income is not on	e include your savings, retirement, investment and other wined by you. If you are married and reside in Wisconsin leposited or transferred into an account you own. If you
Applicant's Gross Annual Incor	me	Annual A	mount of Other Income		Type of Other Income and Source
- · · · · · · · · · · · · · · · · · · ·		0	C: 1	710.0	YY/MM
Previous Address if less than 2	' years	City	State	ZIP Code	Years at Residence
2. Co-Applicant Information	(Do not complete this section	if you do not i	ntend to apply for joint cred	it)	
					/ / 19
First Name	M.I.		Last Name (maximum 21 c	haracters)	Date of Birth
Social Security Number	Home Phone Nur	- mber	(e Number	Email Address
					nt regarding this application or any related nless otherwise required by law.
City			State		ZIP Code
WISCONSIN RESIDENTS ONLY ☐ The Co-Applicant is my spo	: You have indicated that the Co-A ouse		n Wisconsin. You must provide	your Co-Applicant's mari	tal status here.
	\$				
Rent Own Other	Monthly Mortgage/Rental Am	nount Pl	ease Check Your PNC Bank Fi	nancial Relationships: 🗖	Checking 🗖 Savings 🗖 Money Market/Investment
Current Employer		Work Ph	one Number		Length of Employment Years Months
' '	separate maintenance income need			dered as a basis for repaying	. ,
income; and a non-applicant's sal or other community property state	ary or other income regularly deposi	ted into a joint ac u may include yo	count shared by you or regularly ur spouse's salary or other incor	transferred into an account one even if that income is not d	e include your savings, retirement, investment and other wned by you. If you are married and reside in Wisconsin leposited or transferred into an account you own. If you ses.
\$ Co-Applicant's Gross Annual Ir	20000	\$	smount of Other Income		Type of Other Income and Source
		Annual A	amount of other income		Type of Other Income and Source
3. Optional Overdraft Protect					
from your credit card to co	ver the overdraft amount, up t	to your availa	ble cash limit on your cred	lit card account. A fee o	overdraft occurs, funds will be advanced f either \$10 or 4% of the ODP Advance ne "Overdraft Protection Terms and
Protected PNC Bank Personal Checking Account Number:			Applicant Signature: X _		Date:
4. Signature					
By submitting an applicati	on you certify that you have r ing below, you certify that yo	ead, unders	tand and agree to the Terr	ns and Conditions of th	is application. If you completed Section 2
	mig betow, you certify that yo			ignaturo. Y	Date:
Applicant Signature: A		Date	Co-Applicant S	ignature: 🔨	Date:
ID1	_ Issued By: Issue	Date	Expires		

Bank

Branch

Employee ID

_____ Issued By: _____ Issue Date ____ Expires ____

ID2 _____

PNC points® Visa®/PNC points® Visa Signature® IMPORTANT INFORMATION ABOUT RATES AND FEES

Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	0% introductory APR for the first 12 billing cycles following account opening. After that,		
	your APR will be 11.99% to 21.99%, based on your creditworthiness.		
	This APR will vary with the market based on the prime rate.		
APR for Balance Transfers	0% introductory APR for the first 12 billing cycles when the balance is transferred within the first 90 days following account opening.		
	After that, your APR will be 11.99% to 21.99% , based on your creditworthiness. This APR will vary with the market based on the prime rate.		
APR for Cash Advances	21.99% This APR will vary with the market based on the prime rate.		
Penalty APR and When It	28.99% This APR will vary with the market based on the prime rate.		
Applies	This APR may be applied to your account if you make a late payment.		
	How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.		
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		

Fees				
Annual Fee	None			
Transaction Fees - Balance Transfer	Either \$5 or 3% of the amount of each balance transfer, whichever is greater			
- Cash Advance	Either \$10 or 4% of the amount of each cash advance, whichever is greater			
• Foreign Transaction	3% of the amount in U.S. dollars of each foreign transaction			
Penalty Fees Late Payment	Up to \$35			
Returned Payment	Up to \$35			

How We Will Calculate Your Balance for Purchases: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APRs and apply the Penalty APR if you make a late payment.

How We Calculate Variable APRs: We calculate each variable APR by adding a margin (interest percentage) to the value of an index. The index we use is the "Prime Rate" of interest appearing in the "Money Rates" section of *The Wall Street Journal* published on the 20th day of the month preceding the first day of each billing cycle or, if *The Wall Street Journal* is not published on such date, the next day on which such Prime Rate is published. A change in the index will result in a change to your variable APRs. For example, if your margin for purchases, which is based on your creditworthiness, is 10% and the value of the index (the Prime Rate) is 3.25%, your APR for purchases would be 13.25%. If the value of the index later increases from 3.25% to 3.5%, your APR for purchases would increase to 13.50%.

Allocation of Payments: Allocation of your payments will be at our discretion, and generally that means that we will apply your payments to balances with lower APRs before balances with higher APRs. However, any payment you make in excess of the minimum payment due (minimum revolving payment for Visa Signature) will be allocated to balances with higher APRs before balances with lower APRs.

See NEXT PAGE for important information about these credit card accounts.

CHANGES TO YOUR CREDIT CARD ACCOUNT: The terms of your credit card account, including APRs and fees, are subject to change at any time and for any reason permitted by applicable law and the credit card agreement that will be sent with your credit card. We will notify you of any change if required by applicable law. Changes to your APR may include changing your APR from fixed to variable, from variable to fixed, or to a higher APR.

The information about the costs of the credit card described in this application is accurate as of 03/2014. The information may have changed after that date. To find out what may have changed, call 1-800-558-8472 or write us at P.O. Box 3429, Pittsburgh, PA 15230-3429.

Complete terms and conditions for the reward program for your credit card account will be sent with your credit card.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Additional Terms and Conditions that Apply to your Application and Credit Card Account

In this application, the terms "you" or "your" means each applicant for credit. If this is a joint application for credit, the person submitting this application certifies that he/she is authorized to submit this application, certifies to the accuracy of any statements made herein and agrees to all terms and conditions of this application, on behalf of each co-applicant.

You are applying to obtain credit from PNC Bank, National Association (N.A.) ("PNC Bank", "PNC", "we," "our," "us"). You understand that we are not obligated to grant you credit, and may retain your application whether or not credit is granted.

You certify that all information in, and with respect to, your application is accurate and complete, that you are of legal age to enter into contracts in the state in which you reside and that no bankruptcy proceeding is in progress or anticipated that involves you. You also represent that you have not submitted, nor will submit, any application for credit to another lender prior to our consideration of your application.

You agree that we may request consumer credit reports about you for evaluating your application and in the future for reviewing your credit card account credit limits, for credit card account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your credit card account.

You also agree that we may verify, with other creditors, credit reporting agencies, employers, and other third parties, including through records maintained by federal and state agencies (including any state motor vehicle department), your employment, income, address and all other information that you have provided. You waive any rights of confidentiality under applicable law that you may have in that information.

If your application is approved, a credit card will be issued to you. We also will send you a credit card agreement at that time.

Your credit card agreement is governed by (i) federal laws and regulations and (ii) the laws of Delaware to the extent Delaware laws are not preempted by federal laws or regulations and without regard to conflict of law principles.

If you do not like the terms of the credit card agreement sent to you with your credit card, you can rescind your credit card agreement by not using your credit card account and contacting us at 1-800-558-8472. If you use the credit card account, you agree to the terms and conditions of the credit card agreement and you will be liable (for joint accounts, individually and jointly liable) for all amounts owing on your credit card account.

Overdraft Protection Terms and Conditions:

If you enroll in "Overdraft Protection," the following terms apply to your credit card account: Overdraft Protection allows us to transfer funds and prevent overdrafts on a designated checking account. You authorize us to make Overdraft Protection advances ("ODP Advances") from your credit card account as provided in these terms and conditions, your credit card agreement and any separate Overdraft Protection terms and conditions that were provided to you that apply to your checking account. Any ODP Advance will post to your credit card account as a cash advance. We may cancel Overdraft Protection privileges under your credit card account even if the credit card account remains open for other purposes. Overdraft Protection privileges will be automatically cancelled if your credit card account is closed by either you or us at any time. Overdraft Protection privileges may be suspended if your account is in "Default" as that term is defined in your credit card agreement. A fee of either \$10 or 4% of the ODP Advance amount, whichever is greater, will be charged to your credit card account for each ODP Advance. In addition to any cash advance fee and interest charges that are assessed to your credit card account for an ODP Advance, separate fees may be assessed to your designated checking account for accessing the Overdraft Protection. Please see the fee schedule for your checking account for specific fee information. When you enroll in Overdraft Protection, it may take up to 17 (seventeen) days for the Overdraft Protection to be activated.

DISPUTE RESOLUTION THROUGH ARBITRATION:

Your credit card agreement will include an arbitration provision. This means that if you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration. If a claim is arbitrated, it will not be heard by a court or a jury. Also, the claim will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to us. **Please refer to the Arbitration Provision located in section 9 of your credit card agreement for complete details.**

See NEXT PAGE for important information about these credit card accounts.

<u>JURY TRIAL WAIVER NOTICE</u>: Your credit card agreement contains a Jury Trial Waiver that applies to any dispute that is not arbitrated. Under the Jury Trial Waiver you and we agree to waive any right to trial by jury in the event of litigation between us. This is only a summary of some of the features of the Jury Trial Waiver. Please be sure to read the entire credit card agreement carefully.

CALL RECORDING; AND CONSENT FOR SERVICE CALLS: By providing telephone number(s) to us at any time, you authorize us and our affiliates and designees to contact you regarding your personal account(s) or business accounts for which you are an authorized signer, whether your account(s) are with us and our affiliates, at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages; and you consent that any phone call with us may be monitored or recorded by us.

By providing your email address, you consent and agree to receive electronic mail from us and our affiliates.

NOTICES: THE FOLLOWING NOTICES ARE GIVEN BY US ONLY TO THE EXTENT NOT INCONSISTENT WITH 12 U.S.C. SECTION 85 AND APPLICABLE FEDERAL REGULATIONS AND OPINIONS (WITH RESPECT TO WHICH WE EXPRESSLY RESERVE ALL RIGHTS).

Notice to California Residents: An applicant, if married, may apply for a separate account.

Notice to New York Residents: You may contact the New York State Banking Department at 1-877-226-5697 or by writing to the Research & Technical Assistance Division, 1 State St., NY, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods.

Notice to New York Residents: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Rhode Island Residents: A credit report may be requested in connection with this application.

Notice to Utah Residents: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice to Vermont Residents: You authorize PNC Bank, National Association to obtain credit reports about you now and in the future for all legitimate purposes associated with this offer or the account including, but not limited to: (a) evaluating the application, and (b) renewing, reviewing, modifying, and taking collection action on your account.

Notice to Married Wisconsin Residents: Submission of this application confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interest of a creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will receive notification that the credit has been extended to you.