



## **PNC SMARTACCESS® CARD FUNDS AVAILABILITY POLICY**

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Effective August 23, 2015

### **Introducing Our Funds Availability Policy**

Our PNC *SmartAccess*® Card Funds Availability Policy provides detailed information about when funds you deposit (reload) onto your PNC *SmartAccess* Card will become available for your use. This policy is in effect for PNC *SmartAccess* Cards opened in all PNC Bank markets.

Please take a moment to review this Policy. By understanding how we make your deposits of funds available, it will be easier for you to manage your PNC *SmartAccess* Card and realize all the benefits of banking with PNC Bank.

### **Same-Day Availability**

Funds from the following deposits are available on the same business day as the day of their deposit:

- All cash deposits made to a PNC Bank teller
- All cash deposits made at a Visa ReadyLink merchant or Visa ReadyLink ATM location
- Electronic deposits (for example, direct deposit of wages or government benefits or transfer of funds from an eligible PNC checking or savings account using PNC Online Banking)

### **Your Responsibility**

If you have further questions about this PNC *SmartAccess* Card Funds Availability Policy, please contact your local branch or call us at 1-888-PNC-BANK (1-888-762-2265).