

# Consumer Schedule of Service Charges and Fees

## PNC High Yield Savings<sup>SM</sup>



Effective August 19, 2018

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

### Account Opening and Usage

**Minimum Deposit to Open** ..... \$0

*Accounts remaining unfunded for a period of 60 days may be closed. When you open a new High Yield Savings account through PNC Online Banking, we will place an initial hold on the account for a period that will not exceed 5 business days, beginning with the business day on which your online application is completed (or next business day if application completed on a non-business day). Deposits made during this period will not be available during this period for any purpose. When the initial hold is removed from your account, funds from your deposits, including deposits made during the initial hold period, will be available according to the other provisions of the Consumer Funds Availability Policy within the Account Agreement for Personal Checking, Savings and Money Market Accounts.*

**Monthly Service Charge** ..... No Charge

#### Balance Earns Interest<sup>1</sup>

Minimum daily balance to obtain the Annual Percentage Yield:

**\$1.00+**

*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 PNC High Yield Savings 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).

### Banking Card and ATM Transactions

#### PNC Bank Banking Card Fees

**PNC Banking Card** ..... No charge  
**Card Replacement** ..... \$7.50 each  
**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<sup>2</sup>** ..... \$3.00 each  
**At non-PNC Bank ATMs in all other countries<sup>2</sup>** ..... \$5.00 each  
**Other Financial Institutions' ATM Surcharge Fees<sup>2</sup>** ..... Not reimbursed

### Overdraft Services

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

*An **Overdraft Item** fee is charged when the item is paid.*

*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

**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.*

**Continuous Overdraft Fee** ..... \$7.00 per day

*Fee assessed each day the account remains overdrawn for 5 or more consecutive calendar days, up to a maximum of \$98.00. This fee is in addition to any other overdraft fees assessed.*

### Online Banking and Telephone Banking

**Automated Transfers<sup>3</sup>** ..... No charge

**Staff-Assisted Transfers<sup>3</sup>** ..... \$3.00 each

### Statement Options

**Online Banking Statements** ..... No charge

Paper Statements .....	No charge
Both Online Banking and Paper Statements.....	No charge
ATM Statements (available at select ATMs)	
Mini Statement at PNC Bank ATMs .....	\$1.50 each
Full Statement at PNC Bank ATMs .....	\$2.00 each
Mini or Full Statement at non-PNC Bank ATMs .....	\$2.50 each
Interim (snapshot) Statements .....	\$5.00 each

### Wire Transfers

<b>Domestic Wires</b>	
Incoming (no minimum amount) .....	No charge
Outgoing (no minimum amount) .....	\$30.00 each
Additional Fee for Wires Initiated over the Phone .....	\$15.00 each
<b>International Wires</b>	
Incoming (no minimum amount) .....	\$15.00 each
Outgoing (\$100 USD minimum amount) .....	\$45.00 each
Tracer .....	\$15.00 each

### Other Account Charges and Services

Account Research .....	\$25.00 per hour
<i>Minimum charge of \$15.00</i>	
Collection items .....	\$25.00 each
<i>Fee for items that cannot be credited until payment is received from the payor's bank or the government, including bond transactions (except for Series E, H, EE, HH or I), drafts, notes or check items. Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.</i>	
Early Closure Fee .....	\$25.00
<i>Fee assessed if the account is closed within 180 days of opening.</i>	
Escheat Charge (Philadelphia only) .....	\$20.00 per account
<i>Fee if account funds must be turned over to the state as "abandoned property" under applicable state law</i>	
Legal Process Charge .....	\$100.00 each
<i>Fee if funds from the account are frozen or seized under orders. PNC's actual attorney fees and court costs, when applicable, are added.</i>	
<b>Non-Client Check Cashing Fee</b>	
<i>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.</i>	
For check amounts of \$25 or less.....	No charge
For check amounts greater than \$25.....	2% of the check amount (\$2.00 minimum)
PNC Express Funds.....	2% of the check amount (\$2.00 minimum charge)
<i>PNC Express Funds provides an option for immediate availability on approved checks deposited through 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.)</i>	
Regulation D Violation Fee <sup>3</sup> .....	\$15.00 each
<i>Fee per monthly service charge period when the permissible number of transactions from a savings or money market account is surpassed; charged for the second violation and each violation thereafter when there is a violation within 12 monthly service charge periods.</i>	
Return of Deposited or Cashed Item .....	\$12.00 each
<i>Fee if a deposited or cashed item is returned unpaid</i>	
Redeposit of Returned Deposited or Cashed Item .....	No charge
Stop Payment .....	\$33.00 each
<i>Fee for a stop payment on a preauthorized debit or electronic transfer</i>	

### Images and Photocopy Requests

Self-service Requests through Online Banking .....	No charge
<i>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</i>	
Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List.....	\$3.00 per item

## Self-service Requests to Mail or Fax Items

Deposit Tickets.....	\$1.00 per item
Items within a Deposit Ticket Detail List.....	\$3.00 per item

## Staff-Assisted Photocopy Requests ..... \$5.00 per item

*Fee for assistance from a Branch or Telephone Customer Service Representative*

## Statement Requests

**Self-service Requests of Online Statements through Online Banking** ..... No charge

**Staff-Assisted Statement Requests** ..... \$5.00 per statement

*Includes online requests to mail or fax statement copies*

## Additional Services Available to PNC High Yield 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 lock and replacement keys, as well as time and mileage of locksmith, are added*

## FOOTNOTES:

- 1 See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details.
- 2 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.
- 3 A federal regulation prohibits you from making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of sale purchase transactions with a banking card, by pre-authorized or automatic agreements, telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Savings or Money Market account to a Standard Checking account and will be subject to the features and fees as described in the Consumer Schedule of Service Charges and Fees in effect at that time.

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