



# ACHIEVEMENT: PROUD TO JOIN YOUR COMMUNITY\*

*A Special Welcome For Business Customers*



\* The planned March 2 acquisition of RBC Bank (USA) by PNC Bank is subject to regulatory approval and other customary closing conditions.

# Welcome to PNC Bank

From the moment we announced our agreement to acquire RBC Bank (USA), we have been making careful plans to welcome you to PNC Bank. We're working diligently to make the transition as seamless as possible for you and your business. We look forward to assisting you with all your financial needs and to being an active participant in so many communities in the Southeast.

Once the acquisition is complete on March 2, 2012, pending regulatory approval and subject to other customary closing conditions, your business accounts will transition to PNC Bank over the March 2 – 4 weekend. When your branch reopens as PNC Bank on Monday, March 5, you'll have access to our full array of products and services, as well as to our extensive network of more than 2,900 branches and over 7,100 ATMs across 19 states and the District of Columbia.

We hope you'll read on to learn more about how PNC makes a difference—for our customers, for our employees and in our communities.

**We look forward to welcoming you as a PNC Bank business customer and to helping you achieve your financial goals through CFO: Cash Flow Options.**



RBC Bank® is a registered trademark of Royal Bank of Canada. Used under license. RBC Bank is a trade name used by RBC Bank (USA), and its branch offices operate under this trade name.

# Frequently Asked QUESTIONS

*Following the planned purchase of RBC Bank (USA), which is subject to regulatory approval and customary closing conditions, the transition to PNC Bank should be easy for you and your business. We'll send you detailed information about your business account(s) over the next few weeks, but we know you may have some questions now. If, after reviewing the information to follow, you still have things you'd like to know, simply call us toll-free at 1-855-680-5871, stop by any RBC Bank® branch in your community or visit us at [welcometopnc.com/rbcbank](http://welcometopnc.com/rbcbank).*

**Q** When can I begin to use PNC Bank branches for service on my business account?

**A** RBC Bank branches will become PNC Bank branches over the weekend of March 2, 2012, subject to regulatory approval and customary closing conditions. Beginning Monday, March 5, 2012, you will be able to do business at more than 2,900 PNC Bank branches and more than 7,100 ATMs in 19 states and the District of Columbia. For now, please continue to do business with your bank as usual.

**Q** What will happen to my current business deposit account(s)?

**A** When PNC's acquisition of RBC Bank (USA) is complete on March 2, 2012, each business account will become a PNC bank account having similar or enhanced features as compared to the account you have today. Interest rates on any certificates of deposit you may have will continue without change until maturity under the terms of your current account agreement.

**Q** Will my account number(s) change? Will I have to replace my checks?

**A** Yes, account numbers will change for business deposit accounts, loans and credit lines. We will send your new PNC Bank account and routing/transit numbers with your personalized account information package in mid-to-late February. If you have a business checking account, continue to use your existing checks as you do today. Prior to March 2, PNC Bank will provide a limited supply of checks and deposit tickets, as well as an offer towards the purchase of additional checks and deposit tickets.<sup>1</sup> If you opened new business checking accounts after December 2, 2011, PNC Bank will provide your limited supply of checks and deposit tickets, plus your purchase offer, in late March 2012. **At that time, it is important that you begin to use your new PNC Bank checks. RBC Bank checks with old account numbers will continue to be honored for a limited time after March 2.** If you have a business credit card with RBC Bank, you will receive a separate communication at a later date.

<sup>1</sup> Your account may be subject to fees associated with the ordering of replacement business checks, but PNC Bank will provide a \$100 voucher to help offset replacement check fees.

# Frequently Asked QUESTIONS Continued

## **Q** What will happen to my current business loan accounts?

**A** Your business loan will become a PNC Bank loan. You will receive more information on your PNC Bank loan and a new statement in mid-to-late February, but essentially, your loan will function as it does today. If you have a credit card with RBC Bank, you will receive a separate communication at a later date regarding the conversion of your credit card.

## **Q** Will my loan account number(s) change?

**A** Loan account numbers will change. Depending on the type of loan you have, you will receive your new loan number either in your *Account Transfer Confirmation* communication, which will be sent in mid-to-late February, or on your first billing statement following the transition to PNC Bank.

## **Q** How will this affect ACH processing and wire transfers?\*

**A** Routing/transit numbers for ACH and wire transfers will change. Numbers may vary, depending on where your account was originally opened and whether the transaction is ACH or wire. Please refer to your *Account Transfer Confirmation* communication, which will be sent in mid-to-late February, for your new routing/transit numbers.

### **For ACH Processing:**

If you have any current direct deposit or automatic transfers (such as a paycheck, tax refunds or a pre-authorized payment) set up with your RBC Bank routing/transit and account numbers, be assured that these will continue to be processed indefinitely after your accounts transition to PNC Bank. Beginning March 5, if you set up any **new** direct deposit or automatic transfers, use your new PNC Bank routing/transit and account numbers.

### **For Wire Transfers:**

Any standing orders or existing incoming wire transfers currently established on your RBC Bank account(s) will continue to process for a short period of time after the transition to PNC Bank. **After Friday, March 2**, please provide updated recurring wire transfer instructions to originators with your PNC Bank account number and routing/transit number for wires to ensure timely processing. Any international wire transfers need to be updated **immediately after March 2**, utilizing the PNC Bank SWIFT code, **PNCCUS33**.

## **Q** How will this affect incoming ACH payments I am currently receiving from Medicare/Medicaid?\*

**A** You should register your new account and routing/transit information on the Center for Medicare/Medicaid Services (CMS) on or after

Monday, March 5, 2012. This will ensure that any NEW payments set to occur beginning March 5, 2012 will post as scheduled and avoid delays. Established recurring payments set up with your RBC Bank account(s) will continue without interruption.

**Q Will all of my accounts transition to PNC Bank at the same time?**

**A** Your RBC Bank business deposit accounts and services, credit cards, and business loans and lines of credit will transition to PNC Bank over the weekend of March 2, 2012. If you offer Health Savings Accounts to your employees, those accounts will transition at a different time, and your employees will receive details about the HSA account(s) in a separate mailing. For now, please continue to utilize RBC Bank accounts as you do now, using the same account numbers, relationship managers, telephone numbers and online sites.

**Q When will I receive statements for my business checking or business money market accounts?**

**A** You will receive a statement from RBC Bank within two weeks of the account transfer date. This statement will be generated as of the close of business on Friday, March 2, 2012 and will cover your account activity during the period from your last statement date until the date of the account transfer, including any applicable interest through Friday, March 2. In addition, if you have an RBC Bank Commercial Analysis Account (CAA), you will be debited for your RBC Bank February 2012 fees post transition to PNC Bank. Your next statement will be issued by PNC Bank and will include your new account number. The first PNC Bank statement will list your account activity beginning with the date of account transfer. From then on, your account statements will be mailed to you on approximately the same date as before the account transfer. To ease the transition, PNC Bank will not begin to charge monthly service charges prior to July 2, 2012.

**Q What about my RBC Bank Business Check Card?**

**A** You will receive a new PNC Bank Visa® Business Check Card with access to the same account(s) currently accessed with your RBC Bank Business Check Card. Your PIN will remain the same. **If you use your RBC Bank Business Check Card to make automatic payments, please contact your merchants/billers to provide them with your new PNC Bank Visa Business Check Card number for transactions scheduled to be debited after March 2, 2012.**

**Q How will interest compound on business accounts when they become PNC Bank business accounts?**

**A** At PNC Bank, interest compounds monthly on all types of interest-earning checking or sweep accounts as well as business money market accounts.

# Frequently Asked QUESTIONS Continued

**Q** What will happen to my current Treasury Management services and/or my other commercial banking products and services?

**A** Your current Treasury Management services will become PNC Treasury Management services, offering similar or enhanced features as compared to the services you have today. You will receive additional information regarding the conversion of each of your Treasury Management services and/or other banking products and services.

**Q** I use RBC Bank Online Banking and Bill Payment. What do I need to do?

**A** You will receive information on how to access PNC Online Banking<sup>1</sup> in mid-to-late February. Beginning Monday, March 5, simply go to *pnc.com* and click on our “Welcome” message. In just minutes you will be back online managing your business cash flow. We will transfer your Online Bill Pay payees and scheduled payments so you can resume paying your bills online without interruption beginning Monday, March 5, 2012.

<sup>1</sup> To ensure protection of customers’ financial information, PNC Online Banking access is limited to accounts that meet PNC’s access and ownership rules; in general, this means only accounts under the same Tax Identification Number can be viewed within the same online banking session.

**Q** Are my business deposit accounts still FDIC insured?

**A** Your deposit accounts are insured to the maximum permitted by law. If you have accounts at both PNC Bank and RBC Bank, your RBC Bank accounts that transfer to PNC Bank will be separately insured from your PNC Bank accounts for six months after the transfer date. Certificates of deposit will maintain separate insurance for six months, or until the next maturity date, whichever is later. CDs renewed during the six month period with the same terms as the original CD will maintain separate insurance until the renewed CD’s maturity date.

**Q** How do I access my account(s) using Telephone Banking?

**A** Beginning Monday, March 5, 2012 at 8 a.m. (ET) / 7 a.m. (CT), you can access your account balances, recent activity, and more by calling 1-855-680-5871. You will be asked for your User ID, which is your Tax Identification Number, and you can continue to use your RBC Bank Business Check Card or ATM card PIN. Then simply follow the prompts.

PNC Bank’s financial products and services are designed to make your banking easy and convenient.

- More than 2,900 branches in 19 states and the District of Columbia\*
- More than 7,100 ATMs\*
- Free PNC Online Banking and Bill Pay

\*As of March 2, 2012

# We're dedicated to making a difference FOR OUR CUSTOMERS

## > BUSINESS BANKING

*A one-stop shop for your business needs*

- **CFO: Cash Flow Options**—making it easy to more effectively manage cash flow and providing tools to help you:
  - Accelerate the collection of receivables
  - Improve the way you make payments
  - Invest excess cash effectively
  - Leverage online information and reporting tools
  - Have access to credit when you need it

## > PERSONAL BANKING<sup>1</sup>

*Providing innovative banking solutions...designed to make your life easier*

- **Multiple checking and savings options** to serve your needs
- **PNC Virtual Wallet<sup>®</sup>**—an online interactive money management solution
- **PNC points<sup>®</sup>**—available with select accounts to reward you for many of your everyday purchases
- **A choice of credit cards, loans and credit lines<sup>3</sup>**

## > CORPORATE & INSTITUTIONAL BANKING

*Financing • Treasury management • Capital markets • Global banking services • M&A advisory services*

- One of the top treasury management providers in the U.S.
- Top 3 arranger of traditional middle market loan syndications
- Banking provider to more than one-third of the Fortune 500
- Harris Williams, a leading M&A middle market advisory firm, named Advisor of the Year (*Mergers & Acquisitions Journal*, 2011)

## > ASSET MANAGEMENT GROUP<sup>2</sup>

*Trust and estate planning • Investment management • Asset management Retirement planning • Private banking • Insurance reviews • Charitable contributions and endowment*

- A top 10 bank wealth manager (*Barron's*, 2010)

## > RESIDENTIAL MORTGAGE BANKING<sup>†</sup>

*Ranked among the nation's top 10 retail lenders/servicers*

- **PNC Home Lending Center**—interactive online financing tools and calculators
- **PNC Home Experts**—offering comprehensive needs assessments and home financing solutions
- **PNC Distinctive Service Commitment**—ensures a predictable process from application to closing

<sup>1</sup>See footnote 1 on back page. <sup>2</sup>See footnote 2 on back page. <sup>3</sup>Credit is subject to approval.



<sup>†</sup>PNC Mortgage is a division of PNC Bank, National Association, a subsidiary of PNC. All loans are provided by PNC Bank, National Association and are subject to credit approval and property appraisal, if applicable.

# We're dedicated to making a difference IN OUR COMMUNITIES AND THE WORLD AROUND US .....

PNC is proud to help ensure the long-term vitality of our communities through support of valuable programs like these...

- **PNC Grow Up Great®**—a comprehensive, bilingual school readiness initiative to help prepare children from birth to age five for success in school and life. Through Grow Up Great, PNC offers leadership, advocacy, funding, volunteers and educational resources to help families, educators and community partners enhance learning in a child's early years. Since program inception, more than a million at-risk preschool children have been served, more than \$40 million in grants have been awarded, and PNC employees have volunteered in excess of 215,000 hours in support of early childhood development.
- **Charitable Giving**—More than \$67.5 million was invested in our communities in 2010 through the PNC Foundation and charitable sponsorships. The foundation works with nonprofit organizations to advance mutual objectives in early childhood education and community and economic development.
- **Community Development**—PNC helps boost the quality of life in neighborhoods through affordable housing, economic revitalization and customized financial solutions. PNC has provided annual financing totaling more than \$1 billion to lower-income individuals, small businesses and nonprofit organizations.

We're committed to protecting our environment...

having more newly constructed green buildings (more than 100) certified by the U.S. Green Building Council than any company on Earth, including:

- **Green Branch® Locations:** In 2002, PNC became the first major U.S. bank to apply green building standards to all newly constructed or renovated retail offices.
- **PNC Firstside Center:** In 2000, the center opened as the nation's largest (nearly 650,000 square feet) LEED® certified building.
- **Three PNC Plaza:** One of the nation's largest mixed-use LEED certified buildings, the complex features office space, hotel, condos and the public PNC Triangle Park.



- **PNC Place:** The 12-story regional headquarters located two blocks from the White House in Washington, D.C. is certified at the LEED Platinum level.

Plus, in 2012, PNC will open one of the first “net zero energy” branches that generates more energy than it consumes. In addition, PNC’s new corporate headquarters, which will open in 2015 in Pittsburgh, will be the world’s greenest skysrise.

### And we’re committed to our employees...

helping them to reach their potential in work and in life, which has been recognized by a number of organizations:

- **Great Workplace Award recipient**, *Gallup* (2009, 2010, 2011)
- **100 Best Companies for Working Mothers**, *Working Mother* (2010, 2011)
- **Top 50 Companies for Executive Women**, *National Association for Female Executives* (2011)
- **Top 125 Companies for Employee Training**, *Training* magazine (2011)





# Who's "PNC"?

The name PNC reflects the combined heritage of two longstanding community banks—Pittsburgh National Corporation and Provident National Corporation. When the two became one in 1982, their matching initials were chosen as the new company name—PNC.

Since that time, PNC has grown to become one of the largest diversified financial services organizations in the country while building a reputation for high-quality service. And our commitment to providing an exceptional value to customers, employees, shareholders and communities alike has earned us recognition along the way, including...

- **Bank of the Year in the United States**, *The Banker* magazine (2010)
- **FORTUNE 200 company**, No. 151 on FORTUNE 500 listing (2011)
- **Most Admired Companies**, *FORTUNE* magazine (2011)
- **Sustainable Cities Award** for eco-friendly business practices, *Urban Land Institute* (2008)
- **Granted trademark for term "Green Branch"®** (2007)
- **CIO 100 for Technology Innovation**, *CIO* magazine (2011)

Visit [pnc.com](http://pnc.com) for detailed information about PNC.

PNC is one of the nation's largest financial services companies in deposits and number of branches.



for the **ACHIEVER** in you™

# Questions about your RBC Bank accounts and the transition to PNC Bank?

## Call us at 1-855-680-5871

### Customer Service Center Hours:

Monday – Friday, 7 a.m. to 10 p.m. (ET) / 6 a.m. to 9 p.m. (CT)

Saturday & Sunday, 8 a.m. to 5 p.m. (ET) / 7 a.m. to 4 p.m. (CT)

### Closed Major Holidays:

- > New Year's Day
- > Memorial Day
- > Independence Day
- > Labor Day
- > Thanksgiving Day
- > Christmas Day

Learn more at  
[welcometopnc.com/rbcbank](http://welcometopnc.com/rbcbank)



<sup>1</sup> Bank deposit products provided by PNC Bank, National Association. **Member FDIC.**

<sup>2</sup> The PNC Financial Services Group, Inc. ("PNC") uses the service marks "PNC Wealth Management," "PNC Institutional Investments" and "Hawthorn PNC Family Wealth" to provide investment and wealth management, fiduciary services, FDIC-insured banking products and services and lending of funds through its subsidiary, PNC Bank, National Association, which is a **Member FDIC**, and uses the service marks "PNC Wealth Management" and "Hawthorn PNC Family Wealth" to provide certain fiduciary and agency services through its subsidiary, PNC Delaware Trust Company. Insurance products and advice may be provided by PNC Insurance Services, LLC, licensed insurance agency affiliates of PNC, or by licensed insurance agencies that are not affiliated with PNC; in either case a licensed insurance affiliate will receive compensation if you choose to purchase insurance through these programs. A decision to purchase insurance will not affect the cost or availability of other products or services from PNC or its affiliates. PNC does not provide legal, tax or accounting advice.

Investment banking and capital markets activities are conducted by PNC through its subsidiaries PNC Bank, National Association, PNC Capital Markets LLC, and Harris Williams LLC. Services such as public finance advisory services, securities underwriting, and securities sales and trading are provided by PNC Capital Markets LLC. Merger and acquisition advisory and related services are provided by Harris Williams LLC. PNC Capital Markets LLC and Harris Williams LLC are registered broker-dealers and members of FINRA and SIPC. Harris Williams & Co. is the trade name under which Harris Williams LLC conducts its business.

Lending and leasing products and services, including card services, Treasury Management, as well as certain other banking products and services, require credit approval.

**Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.**

**Insurance: Not FDIC Insured. No Bank or Federal Government Guarantee. May Lose Value.**

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for the **ACHIEVER** in you™

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