

Consumer Schedule of Service Charges and Fees

Checking, Savings and Money Market Accounts



Effective December 9, 2013

Delaware, Florida, Illinois (excluding Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will and Winnebago Counties), Indiana (excluding Jasper, Lake and LaPorte Counties), Kentucky, Maryland, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Virginia, West Virginia, and Washington D.C. markets.

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

Account Opening and Usage – Checking

Performance Select Checking

Minimum Deposit to Open..... \$25
 Monthly Service Charge \$25
 No Monthly Service Charge if you meet any one of the following:

- \$5,000 combined average monthly balance in this and up to 8 additional linked PNC consumer checking accounts¹
- \$25,000 combined average monthly balance across linked PNC consumer deposit and/or investment accounts¹
- \$5,000 in qualifying³ monthly direct deposits to this account

Monthly service charge waived on up to 8 additional linked consumer checking, savings or money market accounts

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

\$2,000 – \$9,999.99
 \$10,000 – \$49,999.99
 \$50,000 – \$99,999.99
 \$100,000 +

Performance Checking

Minimum Deposit to Open..... \$25
 Monthly Service Charge \$15
 No Monthly Service Charge if you meet any one of the following:

- \$2,000 average monthly balance in this account
- \$15,000 combined average monthly balance across linked PNC consumer deposit, loan and/or investment accounts¹
- \$2,000 in qualifying³ monthly direct deposits to this account (\$1,000 for WorkPlace or Military Banking customers)

Monthly service charge waived on one linked consumer savings or money market account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

\$2,000 – \$9,999.99
 \$10,000 – \$49,999.99
 \$50,000 – \$99,999.99
 \$100,000 +

Interest Checking (Limited Availability)

Minimum Deposit to Open..... \$25
 Monthly Service Charge \$13
 No Monthly Service Charge if you meet the following:

- \$2,000 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

\$100 – \$1,999.99
 \$2,000 – \$9,999.99
 \$10,000 – \$49,999.99
 \$50,000 – \$99,999.99
 \$100,000 +

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

Foundation Checking

Minimum Deposit to Open..... \$25
 Monthly Service Charge \$7
 Options to Avoid Monthly Service Charge N/A

Standard Checking

Minimum Deposit to Open.....\$25
 Monthly Service Charge.....\$7
 No Monthly Service Charge if you meet any one of the following:

- \$500 average monthly balance in this account
- \$500 in qualifying³ monthly direct deposits to this account
- Account holder is age 62 or over

Account Opening and Usage – Money Market and Savings

Premium Money Market

Minimum Deposit to Open.....\$100
 Monthly Service Charge.....\$10
 No Monthly Service Charge if you meet the following:

- \$1,000 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

\$1 – \$999.99
 \$1,000 – \$9,999.99
 \$10,000 – \$24,999.99
 \$25,000 – \$49,999.99
 \$50,000 – \$99,999.99
 \$100,000 – \$499,999.99
 \$500,000 +

Statement Savings

Minimum Deposit to Open.....\$25
 Monthly Service Charge.....\$4
 No Monthly Service Charge if you meet any one of the following:

- \$400 average monthly balance in this account
- At least one Auto Savings transfer of \$25 or more each month from your PNC checking
- Account holder is under age 18
- First year for Foundation Checking customers

Withdrawal Fee for each withdrawal over 3.....\$3
Includes transfers out of your account but not overdraft protection transfers to your checking account

No Withdrawal Fee if you meet any one of the following:

- \$1,500 minimum balance each day of the month
- Account holder is under age 18

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

\$1 +

'S' is for Savings

Minimum Deposit to Open.....\$25
 Monthly Service Charge.....\$4
 No Monthly Service Charge if you meet any one of the following:

- Account holder is under age 18
- \$400 average monthly balance in this account
- At least one Auto Savings transfer of \$25 or more each month from your PNC checking

Withdrawal Fee for each withdrawal over 3.....\$3
Includes transfers out of your account

No Withdrawal Fee if you meet any one of the following:

- Account holder is under age 18
- \$1,500 minimum balance each day of the month

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

\$1 – \$499.99
 \$500 – \$1,499.99
 \$1,500 +

Savings Max

Minimum Deposit to Open.....	\$100
Monthly Service Charge.....	\$15
No Monthly Service Charge if you meet the following:	
• \$10,000 average monthly balance in this account	
Balance Earns Interest ²	
Minimum daily balance to obtain the Annual Percentage Yield:	
\$10,000 – \$24,999.99	
\$25,000 – \$49,999.99	
\$50,000 – \$99,999.99	
\$100,000 – \$499,999.99	
\$500,000 – \$999,999.99	
\$1,000,000 +	

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

Debit Cards and ATM Transactions

PNC Bank Visa® Debit and PNC Banking Card

PNC Bank Visa Debit Card	No charge
Affinity Visa Debit Cards (specialty cards)	\$10 per year
<i>Cards include PNC Park, Pittsburgh Steelers, WBS Penguins, Washington Nationals, Cleveland Browns, Cincinnati Reds, USA Flag (\$5 of the \$10 fee for the USA Flag card is donated to the American Red Cross annually).</i>	

Banking Card

Linked to a PNC Savings or Money Market ..	No charge
Linked to a PNC Checking Account	\$10 per year
<i>Fee is assessed upon card opening and on the anniversary date every year after. Fee does not apply to University ID cards.</i>	

Card Replacement

Performance Select Checking	No charge
All other accounts	\$7.50 each

Expedited Card Delivery

\$25 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 Islands⁴

Performance Select Checking	No charge
All other accounts	\$2.50 each

At non-PNC Bank ATMs in all other countries⁴

Performance Select Checking	No charge
All other accounts	\$5 each

Number of non-PNC Bank ATM Fees Reimbursed

Performance Checking	2
<i>The fee for the first two domestic or international non-PNC ATM transactions made during the statement period will be reimbursed⁵ to your account at the end of the statement period. Fees in excess of two per statement period will not be reimbursed.</i>	
All other accounts	Not reimbursed

Other Financial Institutions' ATM Surcharge Fees⁴

Performance Select Checking...	Reimbursed ⁵ on the business day of the transaction
Performance Checking	Reimbursed ⁵ up to \$5 at the end of each statement period
All other accounts.....	Not reimbursed

Debit Card Cash Advance Fee

At a PNC Bank branch

Performance Select Checking	No charge
All other accounts	\$3 each

At Other Financial Institutions that accept Visa

Performance Select Checking	No charge
All other accounts	\$5 each

International Purchases and Cash Advances Fee..

3% of amount

Overdraft Services

Overdraft Item and Returned Item Fee\$36 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

*If the account is overdrawn by **\$5 or less after all transactions are posted for the day**, any overdraft item fees are automatically refunded.*

Continuous Overdraft Fee\$7 per day

*Fee assessed each day the account remains overdrawn for 5 or more consecutive calendar days, **up to a maximum of \$98**. This fee is in addition to any other overdraft fees assessed.*

Overdraft Protection Transfer Fee⁶

<i>Fee for the transfer of funds from a checking, savings, money market, credit card or Choice Home Equity Line of Credit to cover an overdraft</i>	
Performance Select Checking	No charge
Performance Checking	No charge
All other accounts	\$10 each

Online Banking and Telephone Banking

Automated Transfers⁷ No charge

Staff-Assisted Transfers⁷

Performance Select Checking	No charge
All other accounts.....	\$3 each

Online Bill Pay⁸ No charge

Online Banking and Bill Pay through Quicken^{®8} .. No charge

Statement Options

Online Banking Statement No charge

Paper Statement

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

Foundation Checking	\$2 per month
Standard Checking.....	No charge if you meet any one of the options to avoid the monthly service charge; otherwise, \$2 per month
All other accounts.....	No charge

Both Online Banking and Paper Statements

Performance Select Checking	No charge
All other accounts	\$2 per month

Check Image Statement

Paper statement with images of canceled checks (front side only). Canceled checks are not returned. Fee is charged every month, even if there are no canceled checks that month. Not available with money market accounts.

Performance Select Checking	No charge
Performance Checking	No charge
All other checking accounts.....	\$3 per month

ATM Statements (available at select ATMs)

Performance Select Checking	No charge
Performance Checking.....	No charge
All other accounts	
Mini statement at PNC Bank ATMs.....	\$1.50 each
Full statement at PNC Bank ATMs	\$2 each
Mini or Full statement at non-PNC Bank ATMs...	\$2.50 each

Interim (snapshot) Statement.....\$5 each

Wire Transfers

Domestic Wires

Incoming (no minimum amount)

Performance Select Checking	No charge
All other accounts	\$15 each

Outgoing (no minimum amount)

Performance Select Checking	No charge
All other accounts	\$25 each

Additional Fee for Wires Initiated over the Phone

Performance Select Checking	No charge
All other accounts	\$15 each

International Wires

Incoming (no minimum amount)

\$15 each

Outgoing (\$100 USD minimum amount)

\$45 each

Tracer

\$15 each

Other Account Charges and Services

Account Charge-off to Collections \$30 each

Account Research \$25 per hour

Minimum charge of \$15

Checks and Deposit Tickets:

All accounts	Pricing varies
Performance Select Checking	No charge for PNC-exclusive checks (\$12 discount on select designs)
Performance Checking	No charge for PNC-exclusive checks (\$8 discount on select designs)
Money Market Check Order	\$10 per order

Collection items..... \$25 each

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.

Counter Checks..... \$1.50 each

Blank checks available at any PNC branch

Early Closure Fee..... \$25

Fee assessed if the account is closed within 180 days of opening

Escheat Charge (Philadelphia only) \$20 per

account as "abandoned property" under applicable state law

Legal Process Charge \$100 each

Fee if funds from the account are frozen or seized under orders. PNC's actual attorney fees and court costs, when applicable, are added.

Regulation D Violation Fee⁷ \$15 each

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.

Return of Deposited or Cashed Item \$12 each

Fee if a deposited or cashed item is returned unpaid

Redeposit of Returned Deposited or Cashed Item . No charge

Stop Payment

Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card

Performance Select Checking	No charge
Performance Checking	No charge
All other accounts	\$33 each

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

Performance Select Checking	No charge
Performance Checking.....	No charge
All other accounts	\$3 per item

Self-service Requests to Mail or Fax Items

Performance Select Checking	No charge
Performance Checking.....	No charge
All other accounts	
Checks, Substitute Checks and Deposit Tickets	\$1 per item
Items within Deposit Ticket Detail List.....	\$3 per item

Staff-Assisted Photocopy Requests

Fee for assistance from a Branch or Telephone Customer Service Representative

Performance Select Checking	No charge
All other accounts	\$5 per item

Statement Requests

Self-service Requests of Online Statements

through Online Banking No charge

Staff-Assisted Statement Requests \$5 per item

Includes online requests to mail or fax statement copies

Additional Services Available to PNC Customers

Cash Alternatives

American Express Gift Cheques \$2.50 each

American Express Travelers Cheques

Performance Select Checking No charge
 Performance Checking No charge
 All other accounts 2% of face value

American Express Travelers Cheques for Two

Performance Select Checking No charge
 Performance Checking No charge
 All other accounts 3% of face value

Cashier's Checks

Performance Select Checking No charge
 Performance Checking No charge
 All other accounts \$10 each

Money Orders

Foundation Checking \$0.49 each
 All other accounts \$5 each

PNC Visa Gift Card \$3.95 each

Inactivity Fee \$3.95 per month
Fee after the card's expiration date if there has been no activity during the previous 12 months

International Services*

Foreign Currency Exchange Rate Dependent upon current applicable PNC 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 amount) \$25 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

All accounts Pricing varies
 Performance Select Checking \$100 discount
 Performance Checking \$10 discount

Automatic Deduction of Rental Fee \$5 discount

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

Fee if payment is 30 days past due

Servicing Fees

Inventory by bank personnel \$40 per hour
Minimum 1 hour charge

Replacement Keys (per set) \$15 plus tax

Lock Replacement \$15

Cost of lock and replacement keys, as well as time and mileage of locksmith, are added

FOOTNOTES:

- For Performance Select Checking, accounts included in the combined average monthly balance requirement include PNC linked consumer checking, savings, money market, certificate of deposit, retirement certificate of deposit and/or investment accounts. For Performance Checking, accounts included in the combined average monthly balance requirement include PNC linked consumer checking, savings, money market, certificate of deposit, retirement certificate of deposit, line of credit, auto or home equity installment loan, mortgage loan and/or investment accounts. Any PNC Investment (PNCI) asset where PNCI is the broker-dealer of record is eligible to be included in the combined average monthly balance requirement; assets managed under a fiduciary relationship with PNC Wealth Management are not included. 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. A maximum of 10 linked PNC accounts, including this account, may be included in the combined average monthly balance relationship. Customer must request account be linked to receive relationship benefits. See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details. If applicable, the outstanding balance on lines of credit, and the original principal amount on installment and mortgage loans, will be used to determine the combined average monthly balance.
- See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details. For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).
- A qualifying direct deposit is a recurring electronic deposit made by an employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device or the mail are not eligible to meet this requirement.
- 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.
- 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. For Performance Select Checking, surcharge fees will be reimbursed on the business day of the transaction; transactions completed on a non-business day will be reimbursed on the next business day. For Performance Checking and Standard Checking, any fee reimbursements occur at the end of the statement period.
- Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from a PNC checking, savings or money market are in the exact amount of the overdraft plus applicable fees. Transfers from a line of credit or credit card are a minimum of \$50, rounded upward to the next whole dollar. Transfers from a line of credit or credit card may be charged a fee on the line of credit or credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.
- 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.
- There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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