

Consumer Schedule of Service Charges and Fees Checking, Savings and Money Market Accounts



Effective August 19, 2018

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Georgia, Hawaii, Idaho, Illinois (*Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will and Winnebago Counties only*), Indiana (*Jasper, Lake and LaPorte Counties only*), Iowa, Kansas, Louisiana, Maine, Massachusetts, Minnesota, Mississippi, Missouri (*excluding Franklin, Jefferson, St. Charles, St. Louis, Warren Counties and the city of St. Louis*), Montana, Nebraska, Nevada, New Hampshire, New Mexico, New York (*excluding New York City*), North Carolina, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia (*excluding Accomack, Alexandria City, Arlington, Chesapeake City, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, James City, Loudoun, Manassas City, Newport News City, Norfolk City, Northampton, Prince William, Spotsylvania, Stafford and Virginia Beach City Counties*) Washington, West Virginia (*excluding Monongalia County*), Wisconsin and Wyoming 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 \$25.00
Monthly Service Charge \$25.00
No Monthly Service Charge if you meet any one of the following:

- \$5,000.00 combined average monthly balance in this and up to 8 additional PNC Bank consumer checking accounts you have chosen to link¹
- \$25,000.00 combined average monthly balance across PNC Bank consumer deposit and/or PNCI investment accounts you have chosen to link¹
- \$5,000.00 in qualifying³ monthly direct deposits to this account during the statement period

Monthly service charge waived on up to 8 additional consumer checking, savings or money market accounts you have chosen to link

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:
\$2,000.00 – \$9,999.99
\$10,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 +

Performance Checking

Minimum Deposit to Open \$25.00
Monthly Service Charge \$15.00
No Monthly Service Charge if you meet any one of the following:

- \$2,000.00 average monthly balance in this account
- \$15,000.00 combined average monthly balance across PNC Bank consumer deposit, loan and/or PNCI investment accounts you have chosen to link¹
- \$2,000.00 in qualifying³ monthly direct deposits to this account during the statement period (\$1,000.00 for WorkPlace or Military Banking customers)

Monthly service charge waived⁴ on one consumer savings or money market account you have chosen to link

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:
\$2,000.00 – \$9,999.99
\$10,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 +

Interest Checking (*Limited Availability*)

Minimum Deposit to Open \$25.00
Monthly Service Charge \$13.00
No Monthly Service Charge if you meet the following:

- \$2,000.00 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:
\$100.00 – \$1,999.99
\$2,000.00 – \$9,999.99
\$10,000.00 – \$49,999.99

\$50,000.00 – \$99,999.99
\$100,000.00 +

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

Foundation Checking

Minimum Deposit to Open \$25.00
Monthly Service Charge \$7.00
Options to Avoid Monthly Service Charge N/A

Standard Checking

Minimum Deposit to Open \$25.00
Monthly Service Charge \$7.00
No Monthly Service Charge if you meet any one of the following:

- \$500.00 average monthly balance in this account
- \$500.00 in qualifying³ monthly direct deposits to this account during the statement period
- Account holder is age 62 or over

FOR ALL DEPOSIT ACCOUNTS: We will only link accounts at your direction. If you do not direct us to link accounts, you will not receive associated benefits.

Account Opening and Usage – Money Market and Savings

Premiere Money Market

Minimum Deposit to Open \$100.00
Monthly Service Charge \$12.00
No Monthly Service Charge if you meet the following:
• \$5,000.00 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:
\$1.00 – \$9,999.99
\$10,000.00 – \$24,999.99
\$25,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 – \$249,999.99
\$250,000.00 – \$499,999.99
\$500,000.00 – \$999,999.99
\$1,000,000.00 +

Relationship rate available – see your Rate Disclosure for details

Standard Savings

Minimum Deposit to Open \$25.00
Monthly Service Charge \$5.00
No Monthly Service Charge if you meet any one of the following:

- \$300.00 average monthly balance in this account
- At least one Auto Savings transfer of \$25.00 or more each month from your PNC checking
- Account holder is under age 18
- First year for Foundation Checking customers

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:
\$1.00 – \$2,499.99
\$2,500.00 +

Relationship rate available – see your Rate Disclosure for details

'S' is for Savings

Minimum Deposit to Open \$25.00
Monthly Service Charge \$5.00
No Monthly Service Charge if you meet any one of the following:

- Account holder is under age 18
- \$300.00 average monthly balance in this account
- At least one Auto Savings transfer of \$25.00 or more each month from your PNC checking

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

\$1.00 – \$499.99
\$500.00 – \$1,499.99
\$1,500.00 +

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

FOR ALL DEPOSIT ACCOUNTS: We will only link accounts at your direction. If you do not direct us to link accounts, you will not receive associated benefits.

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) \$10.00 per year
Cards include Pittsburgh Pirates (PNC Park), Pittsburgh Steelers, WBS Penguins, Washington Nationals, Chicago Bears, Cincinnati Reds, USA Flag (\$5.00 of the \$10.00 fee for the USA Flag card is donated to the American Red Cross annually).

Banking Card

Linked to a PNC Savings or Money Market... No charge
Linked to a PNC Checking Account \$10.00 per year
Fee is assessed upon card opening and on the anniversary date every year after. Fee does not apply to University ID cards.

Card Replacement

Performance Select Checking No charge
All other accounts \$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 Islands⁵
Performance Select Checking No charge
All other accounts \$3.00 each

At non-PNC Bank ATMs in all other countries⁵
Performance Select Checking No charge
All other accounts \$5.00 each

Number of non-PNC Bank ATM Fees Reimbursed

Standard Checking 2
Performance Checking 4
The fee for the first two on Standard Checking or four on Performance Checking domestic or international non-PNC ATM transactions made during the statement period will be reimbursed to your account at the end of the statement period. Fees in excess of two on Standard Checking or four on Performance Checking per statement period will not be reimbursed.
All other accounts Not reimbursed

Other Financial Institutions' ATM Surcharge Fees⁵

Performance Select Checking.... Reimbursed⁶ up to \$20.00 at the end of the statement period.
Performance Checking..... Reimbursed⁶ up to \$10.00 at the end of the 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 \$3.00 each

At Other Financial Institutions that accept Visa

Performance Select Checking No charge
All other accounts \$5.00 each

International Purchases and Cash Advances Fee...3% of amount

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.

Overdraft Protection Transfer Fee⁷

Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft

Performance Select Checking No charge
Performance Checking No charge
All other accounts \$10.00 each

Online Banking and Telephone Banking

Automated Transfers⁸ No charge

Staff-Assisted Transfers⁸

Performance Select Checking No charge
All other accounts \$3.00 each

Online Bill Pay⁹ No charge

Online Banking and Bill Pay through Quicken^{®9} .. No charge

Statement Options

Online Banking Statement No charge

Paper Statement

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

Foundation Checking \$2.00 per month
Standard Checking No charge if you meet any one of the options to avoid the monthly service charge; otherwise, \$2.00 per month
All other accounts No charge

Both Online Banking and Paper Statements

Performance Select Checking No charge
All other accounts \$2.00 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
- All other checking accounts \$3.00 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 \$2.00 each
- Mini or Full statement at non-PNC Bank ATMs .. \$2.50 each

Interim (snapshot) Statement \$5.00 each

Wire Transfers

Domestic Wires

Incoming (no minimum amount)

- Performance Select Checking No charge
- All other accounts \$15.00 each

Outgoing (no minimum amount)

- Performance Select Checking No charge
- All other accounts \$30.00 each

Additional Fee for Wires Initiated over the Phone

- Performance Select Checking No charge
- All other accounts \$15.00 each

International Wires

- 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
Minimum charge of \$15.00

Checks and Deposit Tickets:

- All accounts Pricing varies
- Performance Select Checking No charge for PNC-exclusive checks (\$12.00 discount on select designs)
- Performance Checking \$8.00 discount on select designs

Collection items \$25.00 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 \$25.00
Fee assessed if the account is closed within 180 days of opening

Legal Process Charge \$100.00 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.

Non-Client Check Cashing Fee

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.

- 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)

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.)

Regulation D Violation Fee⁸ \$15.00 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 \$12.00 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
- All other accounts \$33.00 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 \$3.00 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 \$1.00 per item
- Items within Deposit Ticket Detail List \$3.00 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 \$5.00 per item

Statement Requests

- Self-service Requests of Online Statements through Online Banking** No charge
- Staff-Assisted Statement Requests** \$5.00 per item
Includes online requests to mail or fax statement copies

Additional Services Available to PNC Customers

Cash Alternatives

Cashier's Checks

Performance Select Checking	No charge
Performance Checking	No charge
Foundation Checking	No charge
All other accounts	\$10.00 each

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 (\$100.00 USD minimum 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

All accounts	Pricing varies
Performance Select Checking	\$100.00 discount
Performance Checking	\$10.00 discount

Automatic Deduction of Rental Fee

..... \$5.00 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

..... \$10.00
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:

- For Performance Select Checking, accounts eligible to be linked for the combined average monthly balance requirement include PNC consumer checking, savings, money market, certificate of deposit, retirement certificate of deposit and/or investment accounts. For Performance Checking, accounts eligible to be linked for the combined average monthly balance requirement include PNC 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. See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment and Balance Computation" section for details. We will determine the combined average monthly balance using the most current statement period balance on linked deposit accounts as of the day before this account cycles. If applicable, we will use the outstanding balance on linked lines of credit, and the original principal amount on linked installment and mortgage loans 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.
- If the money market or savings account receiving the service charge waiver is closed, the monthly service charge for another linked Standard Savings or Premiere Money Market account will be waived. If there are multiple linked Standard Savings or Premiere Money Market accounts, PNC will select an account considering the following factors, in order of priority; a) accounts that are not already receiving a longer-term service charge waiver; b) the account with the highest monthly service charge amount, and c) the account most recently opened. You may change the account that receives the service charge waiver at any time.
- 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. 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 \$50.00, 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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