

# PNC Virtual Wallet with Performance Spend Features and Fees



Effective December 9, 2013

Alabama, Georgia, Illinois (Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will and Winnebago Counties only), Indiana (Jasper, Lake and LaPorte Counties only), North Carolina, South Carolina and Wisconsin markets.  
All prices are subject to change. Products, services and prices may vary by market.

## Account Opening and Usage

Virtual Wallet with Performance Spend is comprised of 3 accounts working together:

- Your Spend account is an interest-bearing checking account
- Your Reserve account is an interest-bearing checking account used for short term savings goals
- Your Growth account is a savings account which earns interest and can be used for longer term savings goals

|                               | <u>Spend</u> | <u>Reserve</u> | <u>Growth</u> |
|-------------------------------|--------------|----------------|---------------|
| Minimum Deposit to Open ..... | \$25         | \$0            | \$0           |
| Monthly Service Charge .....  | \$15         | \$0            | \$0           |

**No Monthly Service Charge** if you meet any one of the following:

- **\$2,000** combined average monthly balance in your Spend and/or Reserve accounts
- **\$15,000** combined average monthly balance across linked PNC consumer deposit, loan and/or investment accounts<sup>1</sup>
- **\$2,000** in qualifying<sup>2</sup> monthly direct deposits to your Spend account (\$1,000 for WorkPlace or Military Banking customers)

|                                                                         |                             |              |                        |
|-------------------------------------------------------------------------|-----------------------------|--------------|------------------------|
| <b>Balance earns interest<sup>3</sup></b> .....                         | Yes                         | Yes          | Yes                    |
| Minimum daily balance to obtain the Annual Percentage Yield (APY) ..... | <b>\$2,000-\$9,999.99</b>   | <b>\$1 +</b> | <b>\$1-\$99,999.99</b> |
|                                                                         | <b>\$10,000-\$49,999.99</b> |              | <b>\$100,000 +</b>     |
|                                                                         | <b>\$50,000-\$99,999.99</b> |              |                        |
|                                                                         | <b>\$100,000 +</b>          |              |                        |

Balances on your Growth account will receive a standard variable savings rate and APY. Beginning with the calendar month following the date you open your Virtual Wallet, you can qualify for a higher variable relationship rate in any month in which you meet the following requirement:

- Make a combination of 5 or more debit card and/or credit card transactions during the previous calendar month.
  - Qualifying debit card transactions are either PIN or non-PIN point-of-sale transactions made from your Virtual Wallet Spend account.
  - Qualifying credit card transactions are signature based point-of-sale transactions made from credit cards linked to your Virtual Wallet online view.
  - Cash advances and ATM transactions are not considered qualifying transactions.
  - Transactions are considered to be made when the transaction posts to the Spend or credit card account, which may be later than the date you initiated the transaction.

The portion of any balance of \$100,000 or more will earn a lower APY than the first balance tier when the relationship rate is applied, and an APY equal to or lower than the first balance tier when the standard savings rate is applied.

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

## Debit Card and ATM Transactions

### PNC Bank Visa® Debit and Banking Card Fees:

|                                                                                                                                                                                                                                |                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| <b>PNC Bank Visa Debit Card</b> .....                                                                                                                                                                                          | No charge            |
| <b>Affinity Visa Debit Cards</b> (specialty cards) .....                                                                                                                                                                       | <b>\$10</b> 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> |                      |
| <b>PNC Banking Card</b> .....                                                                                                                                                                                                  | <b>\$10</b> per year |
| <i>Fee is charged upon card opening and on the anniversary date every year after. Fee does not apply to University ID cards.</i>                                                                                               |                      |
| <b>Card Replacement</b> .....                                                                                                                                                                                                  | <b>\$7.50</b> each   |
| <b>Expedited Card Delivery</b> .....                                                                                                                                                                                           | <b>\$25</b> each     |

### PNC Bank ATM Transaction Fees:

*Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.*

|                                                            |           |
|------------------------------------------------------------|-----------|
| <b>At PNC Bank and non-PNC Bank ATMs<sup>4</sup></b> ..... | No charge |
|------------------------------------------------------------|-----------|

|                                                                           |                                                                |
|---------------------------------------------------------------------------|----------------------------------------------------------------|
| <b>Other Financial Institutions' ATM Surcharge Fees<sup>4</sup></b> ..... | Reimbursed <sup>5</sup> on the business day of the transaction |
|---------------------------------------------------------------------------|----------------------------------------------------------------|

### Debit Card Cash Advance Fee:

|                                                               |                 |
|---------------------------------------------------------------|-----------------|
| <b>At PNC Bank branch</b> .....                               | <b>\$3</b> each |
| <b>At other financial institutions that accept Visa</b> ..... | <b>\$5</b> each |

|                                                            |                                     |
|------------------------------------------------------------|-------------------------------------|
| <b>International Purchases and Cash Advances Fee</b> ..... | <b>3%</b> of the transaction 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 for each day the account remains overdrawn after 5 or more calendar days, up to a maximum of \$98. This fee is in addition to any other fees assessed for the overdraft.*

**Overdraft Protection Transfer Fee**<sup>6</sup> .....No charge

*If you overdraw your Spend account, money will be transferred first from your Reserve account and then from your Growth<sup>7</sup> account. You may choose to have a PNC Credit Card, PNC Line of Credit or other PNC deposit account set up as overdraft protection for your Spend account in place of your Growth account.*

## Online Banking and Telephone Banking

**Automated Transfers**<sup>7</sup> .....No charge

**Staff-Assisted Transfers**<sup>7</sup> .....\$3 each

**Online Bill Pay**<sup>8</sup> .....No charge

## Statement Options

**Online Banking Statement** .....Required. No charge

**ATM Statements** (available at select ATMs)

**Mini or Full statement at PNC Bank and non-PNC Bank ATMs** .....No charge

**Interim (snapshot) Statements** .....\$5 each

## Wire Transfers

**Domestic Wires**

**Incoming** (no minimum amount) .....\$15 each

**Outgoing** (no minimum amount) .....\$25 each

**Additional Fee for Wires Initiated over the Phone** .....\$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** .....No charge for PNC-exclusive checks;  
\$8 discount on select designs

**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**<sup>9</sup> .....\$25

*Fee assessed if your Spend account is closed within 180 days of opening*

**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.*

|                                                                                                                                                                                                                                                                                             |                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| <b>Regulation D Violation Fee<sup>7</sup></b> .....                                                                                                                                                                                                                                         | <b>\$15</b> each |
| <i>Fee per monthly service charge period when the permissible number of transactions from your Growth, 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> |                  |
| <b>Return of Deposited or Cashed Item</b> .....                                                                                                                                                                                                                                             | <b>\$12</b> each |
| <i>Fee if a deposited or cashed item is returned unpaid</i>                                                                                                                                                                                                                                 |                  |
| <b>Redeposit of Returned Deposited or Cashed Item</b> .....                                                                                                                                                                                                                                 | No charge        |
| <b>Stop Payment</b> .....                                                                                                                                                                                                                                                                   | No charge        |
| <i>For a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card</i>                                                                                                                                                  |                  |

### Images and Photocopy Requests

|                                                                                                                                                                                                                                                                                      |                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| <b>Self-service Requests through Online Banking</b> .....                                                                                                                                                                                                                            | No charge                |
| <i>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</i> |                          |
| <b>Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List</b> .....                                                                                                                                                                              | No charge                |
| <b>Self-service Requests to Mail or Fax Items</b> .....                                                                                                                                                                                                                              | No charge                |
| <b>Staff-Assisted Photocopy Requests</b> .....                                                                                                                                                                                                                                       | <b>\$5</b> per item      |
| <i>Fee for assistance from a Branch or Telephone Customer Service Representative</i>                                                                                                                                                                                                 |                          |
| <b>Statement Requests</b>                                                                                                                                                                                                                                                            |                          |
| <b>Self-service Requests for Online Statements through Online Banking</b> .....                                                                                                                                                                                                      | No charge                |
| <b>Staff-Assisted Statement Requests</b> .....                                                                                                                                                                                                                                       | <b>\$5</b> per statement |
| <i>Includes online requests to mail or fax statement copies</i>                                                                                                                                                                                                                      |                          |

## Additional Services Available to Virtual Wallet with Performance Spend Customers

### Cash Alternatives

|                                                                                                         |                         |
|---------------------------------------------------------------------------------------------------------|-------------------------|
| <b>American Express Gift Cheques</b> .....                                                              | <b>\$2.50</b> each      |
| <b>American Express Travelers Cheques</b> .....                                                         | No charge               |
| <b>American Express Travelers Cheques for Two</b> .....                                                 | No charge               |
| <b>Cashier's Checks</b> .....                                                                           | No charge               |
| <b>Money Orders</b> .....                                                                               | <b>\$5</b> each         |
| <b>PNC Visa Gift Card</b> .....                                                                         | <b>\$3.95</b> each      |
| <b>Inactivity Fee</b> .....                                                                             | <b>\$3.95</b> per month |
| <i>Fee after the card's expiration date if there has been no activity during the previous 12 months</i> |                         |

### International Services\*

|                                                                |                                                                                                        |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Foreign Currency Exchange Rate</b> .....                    | Dependent upon current PNC applicable exchange rate                                                    |
| <b>Foreign Check Deposit Exchange Rate</b> .....               | Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate |
| <b>Collections</b> (\$100 USD minimum collection amount) ..... | <b>\$25</b> 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

|                                                |                                                                                                                                                                                                                |
|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Rental Fee</b> .....                 | Pricing varies by size and location<br><b>\$10</b> discount off annual rental fee                                                                                                                              |
| <b>Automatic Deduction of Rental Fee</b> ..... | <b>\$5</b> discount off annual rental fee<br><i>Applied when annual rental fee is automatically deducted from your checking or savings account.<br/>Discount is applied in addition to any other discount.</i> |
| <b>Late Payment Fee</b> .....                  | <b>\$10</b><br><i>Fee if payment is 30 days past due</i>                                                                                                                                                       |
| <b>Servicing Fees</b>                          |                                                                                                                                                                                                                |
| <b>Inventory by bank personnel</b> .....       | <b>\$40</b> per hour<br><i>Minimum 1 hour charge</i>                                                                                                                                                           |
| <b>Replacement Keys (per set)</b> .....        | <b>\$15</b> plus tax                                                                                                                                                                                           |
| <b>Lock Replacement</b> .....                  | <b>\$15</b><br><i>Cost of lock and replacement keys, as well as time and mileage of locksmith, are added</i>                                                                                                   |

### FOOTNOTES:

- 1 PNC linked deposit accounts include consumer checking, savings, money market, certificate of deposit, and retirement certificate of deposit, PNC linked loan accounts include line of credit, auto or home equity installment loan, and mortgage loan. 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 ten (10) linked PNC accounts, including your Spend, Reserve and Growth accounts, may be included in the combined average monthly balance relationship. Customer must request account be linked to receive relationship benefits. See the PNC Virtual Wallet Fine Print: "What You Need to Know", "Interest and Balance Computation" section for details. 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.
- 2 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.
- 3 See the PNC Virtual Wallet Fine Print: "What You Need to Know", "Interest and Balance Computation" section for details.
- 4 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.
- 5 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. 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.
- 6 Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from your Reserve, Growth or other PNC deposit account are in the exact amount of the overdraft. 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.
- 7 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 Growth, 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.
- 8 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
- 9 In the event you close your Spend account, you will lose your Virtual Wallet and your Reserve and Growth accounts will become stand-alone Interest Checking and Statement Savings accounts respectively, 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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