

# PNC Virtual Wallet Checking Pro Features and Fees

Effective October 24, 2020



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

You may choose to have a Virtual Wallet Checking Pro with a Spend account only, or with Spend, Reserve and Growth accounts. If you choose to only have a Spend account, the Reserve and Growth account information in this schedule does not apply.

## Spend Account

	<u>Spend</u>
Minimum Deposit to Open.....	\$0.00
Monthly Service Charge.....	\$0.00
Balance earns interest <sup>1</sup> .....	No

## Reserve and Growth Accounts (if you choose to open)

	<u>Reserve</u>	<u>Growth</u>
Minimum Deposit to Open.....	\$0	\$0
Monthly Service Charge.....	\$0	\$0
Balance earns interest <sup>1</sup> .....	No	Yes

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 Virtual Wallet Growth 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).

**The Spend, Reserve, and Growth accounts of Virtual Wallet Checking Pro cannot be linked to other PNC accounts for purposes of receiving pricing benefits.**

## Debit Card and ATM Transactions

### PNC Bank Visa<sup>®</sup> Debit Card Fees:

<b>PNC Bank Visa Debit Card</b> .....	Required. No charge
<i>A Debit Card will be issued when your Virtual Wallet is opened, or you may link your Virtual Wallet to an existing PNC Debit Card or University ID card (if available).</i>	
<b>Affinity Visa Debit Cards</b> .....	No charge
<b>USA Flag Visa Debit Card (specialty card)</b> .....	\$5.00 per year
<i>(\$5.00 annual fee for the USA Flag card is donated to the American Red Cross)</i>	
<b>Card Replacement</b> .....	No charge
<b>Expedited Card Delivery</b> .....	\$25.00 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>2</sup></b> .....	No charge
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<b>Other Financial Institutions' ATM Surcharge Fees<sup>2</sup></b> .....	Reimbursed <sup>3</sup> up to \$20.00 at the end of the statement period.
<i>Includes total combined fees from your Spend, Reserve or Growth accounts reimbursed to your Spend account.</i>	

### Debit Card Cash Advance Fee:

<b>At PNC Bank branch</b> .....	No charge
<b>At other financial institutions that accept Visa</b> .....	No charge

<b>International Purchases and Cash Advances Fee</b> .....	3% of the transaction amount
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## Overdraft Services

<b>Overdraft Item and Returned Item Fee</b> .....	\$36.00 per item
<i>An <b>Overdraft Item</b> fee is charged when the item is paid. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.</i>	
<i>A <b>Returned Item</b> (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.</i>	

<b>Maximum Number of Overdraft and Returned Item Fees</b> .....	4 per day
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**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.*

**Overdraft Protection Transfer Fee<sup>4</sup>** ..... No charge

*If you overdraw your Spend account and you have a Virtual Wallet Checking Pro with a Reserve and Growth account, money will be transferred first from your Reserve account and then from your Growth<sup>5</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 PNC Voice Banking<sup>SM</sup>

**Automated Transfers<sup>5</sup>** ..... No charge

**Staff-Assisted Transfers<sup>5</sup>** ..... No charge

**Online Bill Pay<sup>6</sup>** ..... No charge

### Statement Options

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

*Requires Online Banking enrollment by accepting the online terms and conditions. Once enrolled in Online Banking, you will receive online statements even if you elect to receive paper statements.*

**Paper Statement**..... No charge

*Cancelled checks and check images are not returned with the statement*

**Paper Statement with Check Images**..... No charge

*Paper statement with check images (front side only). Cancelled checks are not returned with the statement.*

PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-888-PNC-BANK (1-888-762-2265).

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

**Mini Statement at PNC Bank ATMs** ..... **\$1.50** each

**Statements at non-PNC Bank ATMs** ..... **\$2.50** each

**Interim (snapshot) Statements**..... **\$5.00** each

### Wire Transfers

#### Domestic Wires

**Incoming** (no minimum amount) ..... No charge

**Outgoing** (no minimum amount) ..... **\$30.00** each

**Additional Fee for Wires Initiated over the Phone** ..... **\$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** ..... No charge for PNC-exclusive checks;  
**\$12.00** 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<sup>7</sup>**..... **\$25.00**

*Fee assessed if your Spend 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)
<b>PNC Express Funds</b> .....	2% of the check amount over \$100
<i>PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, 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.) PNC Express Funds is not eligible for check amounts less than \$25.</i>	\$2.00 fee for each check amount from \$25 to \$100
<b>Transaction Limit Fee</b> <sup>5</sup> .....	\$15.00 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 occurrence and each occurrence thereafter when there is an occurrence within 12 monthly service charge periods.</i>	
<b>Return of Deposited or Cashed Item</b> .....	\$12.00 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> .....	No charge
<i>For assistance from a Branch or Telephone Customer Service Representative</i>	
<b>Statement Requests</b>	
<b>Self-service Requests of Online Statements through Online Banking</b> .....	No charge
<b>Staff-Assisted Statement Requests</b> .....	\$5.00 per statement
<i>Includes online requests to mail or fax statement copies</i>	

## Additional Services Available to Virtual Wallet Checking Pro Customers

### Cash Alternatives

<b>Cashier's Checks</b> .....	\$10.00 each
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### 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).....	\$25.00 per item
<i>* 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>	

### Safe Deposit Box

<b>Annual Rental Fee</b> .....	Pricing varies by size and location;
<b>Automatic Deduction of Rental Fee</b> .....	\$5.00 discount off annual rental fee
<i>Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.</i>	
<b>Late Payment Fee</b> .....	\$10.00
<i>Fee if payment is 30 days past due</i>	

**Servicing Fees**

<b>Inventory by bank personnel</b> .....	<b>\$40.00</b> per hour
<i>Minimum 1 hour charge</i>	
<b>Replacement Keys (per set)</b> .....	<b>\$15.00</b> plus tax
<b>Lock Replacement</b> .....	<b>\$15.00</b>
<i>Cost of replacement keys are added</i>	

**FOOTNOTES:**

- 1 See the PNC Virtual Wallet Fine Print: "What You Need to Know", "Interest 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 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.
- 4 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 credit card are subject to the cash advance limits and may be charged a cash advance fee on the credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.
- 5 You may not make more than a total of six (6) transfers each statement cycle from a savings or money market account to other accounts (including transfers to another account for overdraft protection) or to third parties by check, through point-of sale purchase transactions or similar debit card transactions, by pre-authorized or automatic agreements, telephone, online or similar order payable to a third person. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in your Savings or Money Market account being changed to a Standard Checking account, which will be subject to the features and fees as described in the Consumer Schedule of Service Charges and Fees in effect at that time. We reserve the right to suspend enforcement of these transaction limitations, at our discretion.
- 6 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
- 7 In the event your Spend account is closed, your Reserve will become a Spend-Only Virtual Wallet Checking Pro and your Growth will become a stand-alone PNC High Yield Savings 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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