

Consumer Schedule of Service Charges and Fees

PNC High Yield SavingsSM



Effective October 24, 2020

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

Account Opening and Usage

Minimum Deposit to Open \$0

Accounts remaining unfunded for a period of 60 days may be closed. When you open a new High Yield Savings account through PNC Online Banking, we will place an initial hold on the account for a period that will not exceed 5 business days, beginning with the business day on which your online application is completed (or next business day if application completed on a non-business day). Deposits made during this period will not be available during this period for any purpose. When the initial hold is removed from your account, funds from your deposits, including deposits made during the initial hold period, will be available according to the other provisions of the Consumer Funds Availability Policy within the Account Agreement for Personal Checking, Savings and Money Market Accounts.

Monthly Service Charge No Charge

Balance Earns Interest¹

Minimum daily balance to obtain the Annual Percentage Yield:

\$1.00+

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 PNC High Yield Savings 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).

You may link accounts with at least one common account owner for purposes of receiving pricing benefits (for example, waiver of a monthly service charge if balance requirements are met). When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if that account owner is not a signer on the linked account. Also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes, the existence of the account and information to determine if the criteria for the fee waiver and/or relationship rate benefits has been met, such as: the balance of the account, the number and total dollar amount of direct deposits received per month and the number of debit and/or credit card purchases posted per month.

Banking Card and ATM Transactions

PNC Bank Banking Card Fees

PNC Banking Card No charge
Card Replacement \$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 Islands² \$3.00 each
At non-PNC Bank ATMs in all other countries² \$5.00 each
Other Financial Institutions' ATM Surcharge Fees² Not reimbursed

Overdraft Services

Overdraft Item and Returned Item Fee \$36.00 per item

*An **Overdraft Item** 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.*

*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.

Online Banking and PNC Voice BankingSM

Automated Transfers³ No charge

Staff-Assisted Transfers³ \$3.00 each

Statement Options

Online Banking Statements No charge

Requires Online Banking enrollment by accepting the online terms and conditions.

Paper Statements No charge

Both Online Banking and Paper Statements No charge

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

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.

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 over \$100

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. **\$2.00** fee for each check amount from \$25 to \$100

Transaction Limit Fee³ **\$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 occurrence and each occurrence thereafter when there is an occurrence 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 **\$33.00** each

Fee for a stop payment on a preauthorized debit or electronic transfer

Images and Photocopy Requests

| | |
|---|-----------------------------|
| Self-service Requests through Online Banking | No charge |
| <i>View, print and save digital images of deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) for the current and previous two statement periods</i> | |
| Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List | \$3.00 per item |
| Self-service Requests to Mail or Fax Items | |
| Deposit Tickets..... | \$1.00 per item |
| Items within a Deposit Ticket Detail List..... | \$3.00 per item |
| Staff-Assisted Photocopy Requests | \$5.00 per item |
| <i>Fee for assistance from a Branch or Telephone Customer Service Representative</i> | |
| Statement Requests | |
| Self-service Requests of Online Statements through Online Banking | No charge |
| Staff-Assisted Statement Requests | \$5.00 per statement |
| <i>Includes online requests to mail or fax statement copies</i> | |

Additional Services Available to PNC High Yield Savings Customers

Cash Alternatives

| | |
|-------------------------------|---------------------|
| Cashier's Checks | \$10.00 each |
|-------------------------------|---------------------|

International Services*

| | |
|---|--|
| Foreign Currency Exchange Rate | Dependent upon current PNC applicable 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 collection 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 | Pricing varies by size and location |
| Automatic Deduction of Rental Fee | \$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> | |
| Late Payment Fee | \$10.00 |
| <i>Fee if payment is 30 days past due</i> | |
| Servicing Fees | |
| Inventory by bank personnel | \$40.00 per hour |
| <i>Minimum 1 hour charge</i> | |
| Replacement Keys (per set)..... | \$15.00 plus tax |
| Lock Replacement | \$15.00 |
| <i>Cost of replacement keys are added</i> | |

FOOTNOTES:

- 1 See our Account Agreement for Personal Checking, Savings and Money Market Accounts, "Interest Payment 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 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.

PNC High Yield Savings is a service mark of The PNC Financial Services Group, Inc.
PNC Voice Banking is a service mark of The PNC Financial Services Group, Inc

