

Consumer Schedule of Service Charges and Fees

Standard Savings



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	\$25.00
Monthly Service Charge	\$5.00

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

- **\$300** average monthly balance in this account
- At least one Auto Savings **transfer of \$25.00** or more in the current statement period from your PNC Bank checking account
- Account holder is **under age 18**
- When you link this account as a **benefit account** to your Performance checking, Performance Select checking or Virtual Wallet with Performance Select
- Foundation Checking customers: Monthly Service Charge on one Standard Savings account waived for one year from the opening date of your Standard Savings or your Foundation Checking, whichever occurs later

Balance Earns Interest¹

Minimum daily balance to obtain the Annual Percentage Yield:

- \$1–\$2,499.99
- \$2,500 +

Balances on your account will receive a variable interest rate and APY based on checking ownership.

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

How to Qualify to Earn the Relationship Rate and Other Related Benefits

Beginning with the calendar month following the date you open your account, you can qualify for a higher variable Relationship Rate (a variable rate that may be higher than our standard variable rate) if you have chosen to link a Standard Checking, Virtual Wallet with Performance Spend, Performance Checking, Virtual Wallet with Performance Select or Performance Select Checking and in any month in which you meet one of the following requirements:

- 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 the checking account you have chosen to link.
 - Qualifying credit card transactions are signature based point-of-sale transactions made from a PNC consumer credit card you have chosen to link to a qualifying PNC checking account.
 - Cash advances and ATM transactions are not considered qualifying transactions.
 - Transactions are considered to be made when the transaction posts to the checking or credit card account, which may be later than the date you initiated the transaction.
- Have \$500 in qualifying² direct deposits during the previous calendar month to your Standard Checking account you have chosen to link.
- Have \$2,000 in qualifying² direct deposits (\$1,000 for WorkPlace or Military Banking customers) during the previous calendar month to the Virtual Wallet with Performance Spend or Performance Checking account you have chosen to link.
- Have \$5,000 in qualifying² direct deposits during the previous calendar month to the Virtual Wallet with Performance Select or Performance Select Checking account you have chosen to link.

When either the standard or Relationship Rate is applied, your Standard Savings account will earn interest on the entire account balance each day at the interest rate and APY in effect for the appropriate balance tier. If you or we make changes to your linked checking account (it is closed, changed to a new account type or no longer linked to your Standard Savings account), you may no longer qualify for a Relationship Rate.

We will only link accounts at your direction. If you have not directed PNC to link another account to your Standard Savings Account, the accounts will not be linked and you will not receive a Relationship Rate, applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts. The requirement that you direct us to link accounts in order for you to receive benefits applies to all of your PNC 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 Islands ³	\$3.00 each
At non-PNC Bank ATMs in all other countries ³	\$5.00 each

Other Financial Institutions' ATM Surcharge Fees³ 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 Transfers⁴ No charge

Staff-Assisted Transfers⁴ **\$3.00** each

Statement Options

Online Banking Statement No charge

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

Paper Statement No charge

Both Online Banking and Paper Statements **\$2.00** per month

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) **\$15.00** each

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
<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>	
Transaction Limit Fee ⁴	\$15.00 each
<i>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.</i>	
Return of Deposited or Cashed Item	\$12.00 each
<i>Fee if a deposited or cashed item is returned unpaid</i>	
Redeposit of Returned Deposited or Cashed Item	No charge
Stop Payment	\$33.00 each
<i>Fee for a stop payment on a preauthorized debit or electronic transfer</i>	

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 Standard Savings Customers

Cash Alternatives

Cashier's Checks	\$10.00 each
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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 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 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.*
- 4 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.*

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