

# Business Checking Accounts and Related Charges Additional Services and Options



Effective October 6, 2019

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

## Electronic Banking Services

<b>PNC Bank Online Banking</b> .....	No charge <sup>1</sup>
<b>Bill Pay for Business</b> .....	No charge <sup>1</sup>
<b>Cash Flow Insight<sup>SM</sup></b>	
Business Checking Plus .....	No charge <sup>2</sup>
All other checking .....	\$10.00 <sup>2</sup>
<b>QuickBooks<sup>®</sup> (per relationship)</b> .....	\$15.00 per month
<i>There is no additional charge for using bill pay services within QuickBooks.</i>	
<b>Quicken<sup>®</sup> (per relationship)</b> .....	\$2.00 per month
<i>There is no additional charge for using bill pay services within Quicken.</i>	

## Commonly Used Services

<b>ACH Addenda Record Received/Originated</b> ..	\$0.02 each
<b>Audit Confirmations</b>	
Automated Confirmation.....	\$20.00 each
Manual Confirmation.....	\$30.00 each
<b>Banking Card Services</b>	
<b>Debit Card Cash Advance Fee</b>	
At a PNC Bank branch.....	\$3.00 each
At other institutions that accept Visa.....	\$5.00 each
<b>International Purchases Fee</b> .....	3% of amount
<b>Card Replacement Fee</b> .....	\$7.50 each
<b>Expedited Card Delivery Fee</b> .....	\$25.00
<b>Cashier's Check</b> .....	\$15.00
<b>Collection Fee</b> .....	\$32.50 each
<b>Counter Check<sup>3</sup></b> .....	\$1.50 each
<b>Credit Inquiries<sup>3</sup></b> .....	\$30.00 each
<b>Credit Investigations</b> .....	\$40.00 each
<b>Deposit Correction Fee</b> .....	\$6.00 each
<b>Early Account Closure Fee</b> .....	\$25.00
<i>Fee assessed if the account is closed within 180 days of opening</i>	
<b>Legal Process Charge</b> .....	\$100.00
<i>Fee if funds from the account are frozen or seized under orders. PNC's actual attorney fees and court costs, when applicable, are added.</i>	
<b>Night Drop Bag Processing Fee</b>	
All accounts.....	\$3.00 per bag
<b>Non-Client/PNC and Non-PNC Checks</b>	
<b>Cashed</b> .....	\$10.00 each
<i>Fee applies to business customers that elect to pay this fee on behalf of non-client payees. A PNC Check Cashing Agreement is required.</i>	
<b>Non-Client Check Cashing Fee</b>	
<i>This fee will be charged to the payee when cashing a check if the payee 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.</i>	
For check amounts of \$25 or less.....	No charge
For check amounts greater than \$25...	2% of the check amount (\$2.00 minimum)

## Overdraft Services

<b>Overdraft Item and Returned Item Fee</b> .....	\$36.00 per item
<i>An Overdraft Item fee is charged when the item is paid.</i>	
<i>A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.</i>	

## Maximum Number of Overdraft and

<b>Returned Item Fees</b> .....	4 per day
<b>Overdraft Balance Threshold</b> .....	\$5.00
<i>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.</i>	
<b>Continuous Overdraft Fee</b> .....	\$7.00 per day
<i>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.</i>	
<b>Overdraft Protection Set-Up Fee</b>	
All accounts.....	No charge
<b>Overdraft Protection Transfer Fee</b> .....	No charge
<i>Fee for the transfer of funds from a checking, money market,<sup>4</sup> credit card or line of credit to cover an overdraft</i>	
<b>PNC Express Funds</b> .....	2% of the check amount over \$100
	\$2.00 fee for each check amount from \$25 to \$100

*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 Funds Availability Policy for Business Accounts.) PNC Express Funds is not eligible for check amounts less than \$25.*

## Remote Deposit Services

See remote deposit service agreement

## Return Item Services

<b>Return of Deposited/Cashed Items</b> .....	\$15.00 each
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## Redeposited Items

<b>Business Checking Plus and Non-Profit</b>	
Checking.....	No charge
All other checking.....	\$5.00

## Other Services

Customer Buy Back.....	\$5.00 each
Extra Advice.....	\$3.00 each
Maker Information.....	\$0.30 each
Phone Call Required.....	\$6.00 each
Photocopies.....	\$4.00 each
Special Fax.....	\$4.50 each
Special Notice.....	\$1.00 each
Store Number Information.....	\$0.30 each

## Stop Payment

Checks, electronic transfers, preauthorized debits and recurring preauthorized payments through Visa <sup>®</sup> Debit Card <sup>4</sup> .....	\$33.00
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## Statement Options

### Online, Paper or Check Image Statements

*For pricing on these statement options, please refer to the fee schedule appropriate to your specific product.*

PNC offers reformatted statements to customers with visual impairments for no additional monthly fee. If you need such an accommodation, please contact PNC at 1-877-BUS-BNKG (1-877-287-2654).

<b>Dual Statement Delivery</b> .....	\$3.00 per month
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*Fee for both online and paper statements*

### ATM Statements (available at select ATMs)

#### Mini Statement at PNC Bank ATMs

<b>Business Checking, Business Checking Plus and Non-Profit Checking</b> .....	
	\$1.50 each
All other accounts.....	No charge

## Statements at Non-PNC Bank ATMs

Business Checking, Business Checking Plus and Non-Profit Checking.....	\$2.50 each
All other accounts.....	No charge
<b>Printed Analysis Statement</b> .....	\$2.00 per month

Applicable only to Analysis Business Checking and Treasury Enterprise Plan. Statement can be viewed online via PINACLE or PINACLE Express at no charge.

## Additional Statement Options

<b>Interim (snapshot) or Request Statement</b> ...	\$10.00 each
<b>Additional Cutoff Statement</b> .....	\$10.00 each
<b>Additional Checking Statement Copy</b> .....	\$10.00 each

## Image, Photocopy and Research Services

### Self-service Requests through Online Banking

View, print and save digital images from your current and 2 most recent statement cycles. Currently, deposits made at ATMs are not imaged for online viewing, but you may request copies of these items to be mailed or faxed to you. Note that any fee is charged per view, so be sure to save or print the item, if needed.

For checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists.....	No charge
For items not immediately available within Online Banking.....	\$1.00 per item
No charge for the first 3 items per statement period with Paper Statements	
For items within a Deposit Ticket Detail List...	\$3.00 per item

### Self-service Requests through Online Banking to Mail or Fax Items.....

\$5.00 per item

### Self-service Requests by Automated Telephone to Mail or Fax Copies of Paid Checks.....

Checks.....	\$2.00 per item
No charge for the first 3 items per statement period with Paper Statements	

### Staff-Assisted Requests.....

\$5.00 per item  
Fee for assistance from a Branch or Telephone Customer Service Representative to mail, fax or hand copies to you

### Photocopy Requests

Statement .....	\$10.00 per item
Deposit.....	\$8.00 per item
Check.....	\$5.00 per item

### Photocopy Reconstruction

Statement per event.....	\$10.00
Statement per item.....	\$2.25
Deposit per event.....	\$7.50
Deposit per item.....	\$2.25

## Wire Transfers

### Branch Initiated

#### Outgoing

Book Transfer.....	\$65.00 each
<i>(NOTE: Effective 1/1/20 Outgoing Book Transfers will be \$70.00 each.)</i>	
Domestic.....	\$78.00 each
<i>(NOTE: Effective 1/1/20 Domestic Outgoing Wire transfers will be \$90.00 each.)</i>	
International	
Same Currency.....	\$110.00 each
<i>(NOTE: Effective 1/1/20 Same Currency transfers will be \$125.00 each.)</i>	
Cross Currency.....	\$110.00 each

#### Incoming

Book Transfer.....	\$5.00 each
Fed Wire.....	\$12.50 each
<i>(NOTE: Effective 1/1/20 Incoming Fed Wires will be \$13.00 each.)</i>	
International.....	\$20.00 each

#### Wire Investigations.....

\$35.00 each

#### Wire Transfer Manual Repair.....

\$16.00 each

*(NOTE: Effective 1/1/20 Wire Transfer Manual Repairs will be \$17.00 each.)*

#### Wire Copies.....

\$17.00 each

*(NOTE: Effective 1/1/20 Wire Copies will be \$20.00 each.)*

#### Mail Advice.....

\$7.00 each

*(NOTE: Effective 1/1/20 Mail Advice will be \$12.00 each.)*

#### Electronic Advice .....

\$3.25 each

#### Client Requested Canceled Wire.....

No charge

*(NOTE: Effective 1/1/20 a Client Requested Canceled Wire will be \$15.00 each.)*

## Other International Services

**Collections (\$100 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

### International Deposited Item

#### Same Currency International Cash Letter Item Deposited

U.S. currency drawn on a foreign bank..... \$7.00

*(NOTE: Effective 1/1/20 U.S. currency drawn on a foreign bank will be \$30.00 each.)*

#### Cross Currency International Cash Letter Item Deposited

Foreign currency drawn on a foreign bank..... \$6.00

*(NOTE: Effective 1/1/20 foreign currency drawn on a foreign bank will be \$30.00 each.)*

#### Returned International Item.....

\$20.00

## FOOTNOTES:

- 1 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.
- 2 There may be additional fees for optional services available with Cash Flow Insight.
- 3 This fee will be directly charged to your account. An earnings credit cannot be used to offset this charge.
- 4 Federal regulations prohibit 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, by telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Business Money Market account to a Business Checking account and will be subject to the features and fees as described in the Business Checking Account and Related Charges in effect at that time.

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Cash Flow Insight is a service mark of The PNC Financial Services Group, Inc.

# Business Checking Accounts and Related Charges



Effective June 16, 2019

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

## Account Opening and Usage

### BUSINESS CHECKING

Minimum Deposit to Open .....\$100.00

Monthly Account Maintenance Fee .....\$10.00

*No monthly account maintenance fee for the first three months after your account is opened*

**No Monthly Account Maintenance Fee if you meet any one of the following:**

- Maintain **\$500 average monthly collected balance** in this account

### Relationship Pricing and Information on Account Linking for Purposes of Avoiding the Monthly Account Maintenance Fee<sup>1</sup>

PNC will link eligible PNC business credit cards and PNC Merchant Services® to your business checking account only as described below.

Use a linked PNC business credit card<sup>1</sup> to make a **minimum of \$500 in eligible purchases<sup>2</sup>** in the billing cycle ending immediately prior to the date the monthly account maintenance fee is to be assessed to the checking account.

Eligible PNC business credit cards will be automatically linked by PNC to this business checking account *if it is using the same primary name*. If you have multiple business checking accounts using the same primary name as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. **If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.**

- Maintain a PNC Merchant Services account<sup>1</sup> and generate a **minimum of \$500 in qualifying monthly processing deposits<sup>3</sup>**. The business checking account receiving PNC Merchant Services processing deposits is the only account eligible to avoid the Monthly Account Maintenance Fee<sup>1</sup>

**Except as described above, PNC will only link accounts at your direction.** If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts.

Monthly Transactions at no charge ..... 150

*Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received*

- Fee for each additional transaction over 150 ...\$0.50

Monthly Cash Deposit Volume at no charge ....\$5,000

*For cash deposited over-the-counter, in the night depository or via Quick Deposit*

- Fee for additional cash deposited over \$5,000...\$0.25 per \$100

### BUSINESS CHECKING PLUS

Minimum Deposit to Open .....\$100.00

Monthly Account Maintenance Fee .....\$20.00

*No monthly account maintenance fee for the first three months after your account is opened*

**No Monthly Account Maintenance Fee if you meet any one of the following:**

- Maintain **\$5,000 average monthly collected balance** in this account

### Relationship Pricing and Information on Account Linking for Purposes of Avoiding the Monthly Account Maintenance Fee<sup>1</sup>

PNC will link eligible PNC business checking, PNC business money market savings, PNC business credit cards and PNC Merchant Services, to your Business Checking Plus account only as described below.

Maintain **\$20,000 average combined collected balance in linked checking** (excludes Corporate Checking and Core Commercial Checking) and money market accounts<sup>1</sup>

**We will only link eligible deposit accounts at your direction. If you have not directed PNC to link another account to your PNC business checking account, the accounts will not be linked and you will not receive any applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts.**

- Use a linked PNC business credit card<sup>1</sup> to make a **minimum of \$5,000 in eligible purchases<sup>2</sup>** in the billing cycle ending immediately prior to the date the Monthly Account Maintenance Fee is to be assessed to the checking account.

Eligible PNC business credit cards will be automatically linked by PNC to this business checking account *if it is using the same primary name*. If you have multiple business checking accounts using the same primary name as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. **If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.**

- Maintain a PNC Merchant Services account<sup>1</sup> and generate a **minimum of \$5,000 in qualifying monthly processing deposits<sup>3</sup>**. The business checking account receiving PNC Merchant Services processing deposits is the only account eligible to avoid the Monthly Account Maintenance Fee

**Except as described above, PNC will only link accounts at your direction.** If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts.

Monthly Transactions at no charge ..... 500

*Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received*

- Fee for each additional transaction over 500 ....\$0.50

Monthly Cash Deposit Volume at no charge ....\$10,000

*For cash deposited over-the-counter, in the night depository or via Quick Deposit*

- Fee for additional cash deposited over \$10,000 .....\$0.25 per \$100

### Additional Benefits:

- Cash Flow Insight Base Monthly Fee ..... No charge

- Personal Checking for Business Owners:

- Performance Checking or Virtual Wallet with Performance Spend with No Monthly Maintenance Fee

We will only waive the monthly account maintenance fee on your eligible personal checking account at your direction. **If you do not direct PNC to apply a waiver to your eligible personal checking account, a waiver will not be applied.**

### NON-PROFIT CHECKING

*Available only to those customers qualified as a Non-Profit/Not-for-Profit organization*

Minimum Deposit to Open ..... \$100.00

Monthly Account Maintenance Fee ..... \$5.00

*No monthly account maintenance fee for the first three months after your account is opened*

**No Monthly Account Maintenance Fee if you do the following:**

- Maintain **\$500 average monthly collected balance** in this account

Monthly Transactions at no charge ..... 150

*Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received*

- Fee for each additional transaction over 150 .....\$0.50

**Monthly Cash Deposit Volume at no charge** ....\$5,000  
*For cash deposited over-the-counter, in the night depository or via Quick Deposit*

- Fee for additional cash deposited over \$5,000 .....\$0.25 per \$100

## ANALYSIS BUSINESS CHECKING

**Minimum Deposit to Open**.....\$100.00

### Earnings Credit

*An Earnings Credit is applied to reduce or offset the monthly account maintenance fee and certain transaction fees. The earnings credit rate used may vary based on the average monthly collected balance of the account(s). The earnings credit rate on your account is subject to change without notice.*

*Please call 1-877-BUS-BNKG (1-877-287-2654) for current rate and balance tier information or for an example of how the earnings credit is applied to the balances in your account.*

**Monthly Account Maintenance Fee** .....\$20.00

### Monthly Transaction Fees

Deposit Ticket.....\$0.75 per ticket  
 Check Paid .....\$0.20 per check  
 ACH Credit/Debit Received.....\$0.15 per item  
 Item Deposited .....\$0.15 per item  
 Cash Deposited:  
 Over-the-Counter .....\$0.12 per \$100  
 Quick Deposit, Night Deposit and Merchant Vault.....\$0.10 per \$100

**Account Balance Fee** .....Varies\*

*\*The Account Balance Fee covers various expenses incurred by PNC for servicing deposit accounts. The Account Balance Fee will appear in the Analyzed Charges section of your monthly analysis statement and is assessed monthly on the average ledger balance in the account (per \$100) and may be offset by Earnings Credit. The Account Balance Fee is variable and subject to change without notice. Questions? Contact your PNC Business Banker.*

**Sweep Checking Monthly Fee**.....\$30.00

*A convenient way for excess balances in your account to earn a competitive rate of interest while maintaining the security of FDIC insurance to the maximum permitted by law. For current rates, call 1-877-BUS-BNKG (1-877-287-2654).*

## BUSINESS INTEREST CHECKING

**Minimum Deposit to Open**.....\$100.00

**Monthly Account Maintenance Fee** .....\$20.00

*No monthly account maintenance fee for the first three months after your account is opened*

**No Monthly Account Maintenance Fee if you do the following:**

- Maintain **\$5,000 average monthly collected balance** in this account

**Monthly Transactions at no charge** .....150

*Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received*

- Fee for each additional transaction over 150 .....\$0.50

**Monthly Cash Deposit Volume at no charge** ....\$5,000

*For cash deposited over-the-counter, in the night depository or via Quick Deposit*

- Fee for additional cash deposited over \$5,000.....\$0.25 per \$100

### Balance Earns Interest

*This account offers a variable interest rate which is subject to change without notice. Please call 1-877-BUS-BNKG (1-877-287-2654) for current interest rate, APY and non-promotional balance tier information. An Earnings Credit does not apply.*

## TREASURY ENTERPRISE PLAN

**Minimum Deposit to Open**.....\$100.00

**Monthly Account Maintenance Fee** .....\$50.00

*No monthly account maintenance fee for the first three months if your account is opened on or after 02/01/2019.*

**No Monthly Account Maintenance Fee if you do the following:**

- Maintain **\$30,000 average monthly collected balance**<sup>4</sup> in this account

**Monthly Transactions**<sup>4</sup> at no charge ..... 2,500

*Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received*

- Fee for each additional transaction over 2,500 ..... \$0.50

**Monthly Cash Deposit Volume**<sup>4</sup> at no charge... \$50,000

*For cash deposited over-the-counter, in the night depository or via Quick Deposit*

- Fee for additional cash deposited over \$50,000 ..... \$0.25 per \$100

### Earnings Credit

*A standard Treasury Management Earnings Credit is applied only to the average monthly collected balances in excess of \$50,000 to reduce or offset certain transaction fees. For current rates, call 1-800-762-2117.*

**Account Balance Fee** .....Varies\*

*\*The Account Balance Fee covers various expenses incurred by PNC for servicing deposit accounts. The Account Balance Fee will appear in the Analyzed Charges section of your monthly analysis statement and is assessed monthly on the average ledger balance in the account (per \$100) and may be offset by Earnings Credit. The Account Balance Fee is variable and subject to change without notice. Questions? Contact your PNC Business Banker.*

### 4 Beneficiary Checking Accounts – Treasury Enterprise Plan:

*The monthly account maintenance fee will be waived on up to 4 beneficiary checking accounts. The monthly average collected balance, transaction, and cash deposited volumes are aggregated for the master and 4 beneficiary accounts to determine Monthly Account Maintenance Fee, transaction and cash deposit fee amounts.*

## INVESTMENT OPTIONS

### Options 1:

#### Treasury Enterprise Plan – Premium Business Money Market Account<sup>5</sup>

- Includes same transaction features as Premium Business Money Market
- No Monthly Account Maintenance Fee

*The variable rate on your Premium Business Money Market deposit account is subject to change without notice. For current interest rate, APY and non-promotional balance tier information, call 1-877-BUS-BNKG (1-877-287-2654).*

### Options 2:

#### Treasury Enterprise Plan – Business Sweep Account<sup>6</sup>

- Balances swept from your Treasury Enterprise Plan account will earn interest in a money market account while maintaining the security of FDIC insurance to the maximum permitted by law.
- No additional Monthly Account Maintenance Fee

*The interest rate is the same across all balance tiers. For current interest rates, call 1-877-BUS-BNKG (1-877-287-2654).*

#### Treasury Enterprise Plan Information Reporting – PINACLE<sup>®</sup> Express<sup>7</sup>

**PINACLE Express functionality included at no additional charge<sup>7</sup>**

- Previous day reporting
- Current day reporting
- Check management (Stop Payment and Check Inquiry)
- Image On-Demand
- Account transfer
- Event Notification
- Client Service
- Optional free services include access to Online Statements and selected Special Reports

**Additional PINACLE Express functionality is available, which can include the following (additional fees apply<sup>7</sup>):**

- Funds Transfer (Wire)
- ACH
- A/R Advantage (Lockbox)
- Positive Pay and Issue Maintenance
- Reverse Positive Pay
- Deposit On-Site
- Escrow Services
- Special Reports: EDI

For standard PINACLE Express services and specific pricing information, contact your Business Banker, Business Advisor or Treasury Management Officer.

**IOLTA / IOTA / IOLA / MJ IOTA / IBRETA / MAHT**

**Minimum Deposit to Open** .....\$0.00

**Monthly Account Maintenance Fee** .....No charge

*Charges for the use of products and services in support of managing this account, which are not reasonable service charges according to your state's rules and regulations, will be the responsibility of the firm or company handling the account. Charges will be assessed on a monthly analysis statement or charged to the firm or company's billing account.*

**PREMIUM BUSINESS MONEY MARKET**

**Minimum Deposit to Open** .....\$100.00

**Monthly Account Maintenance Fee** .....\$12.00

**No Monthly Account Maintenance Fee if you do the following:**

- Maintain **\$2,500 average monthly collected balance** in this account

**Monthly Transaction Fees**

- Check Paid at no charge** .....6
- Fee for each additional check paid over 6<sup>6</sup> .....\$25.00
- Items Deposited at no charge** .....30
- Fee for each additional item deposited over 30 .....\$0.50
- Monthly Cash Deposited at no charge** .....\$5,000
- Fee for additional cash deposited over \$5,000 .....\$0.40 per \$100

**Balance Earns Interest**

*This account offers a variable interest rate which is subject to change without notice. Please call 1-877-BUS-BNKG (1-877-287-2654) for current interest rate, APY and non-promotional balance tier information.*

**Account Linking and Information Sharing: Important Notice to All Products Included Here**

**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 they are 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 fee waiver benefits has been met, such as: the balance of the account, the total dollar amount of PNC Merchant Services deposits processed per monthly statement cycle and the total dollar amount of eligible monthly PNC business credit card(s) purchases.**

**ATM Transaction Fees**

*ATM transaction fees are assessed per withdrawal, deposit, transfer or balance inquiry. Please note that not all ATMs accept deposits.*

**ATM Transaction Fee at PNC Bank ATMs** .....No charge

**ATM Transaction Fee at non-PNC Bank ATMs:**

- In the United States, Canada, Puerto Rico and the U.S. Virgin Islands:**
- Business Checking, Business Interest
- Checking, Premium Business Money Market and Non-Profit Checking .....\$3.00 each
- All other accounts .....No charge

**In all other countries**

- Business Checking Business Interest
- Checking, Premium Business Money Market and Non-Profit Checking .....\$5.00 each
- All other accounts .....No charge

**Number of Reimbursements for non-PNC**

**Bank ATM Fees<sup>8</sup>**

- Business Checking and Business
- Interest Checking .....2 per statement period

*The fee for the first two 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 per statement period will not be reimbursed.*

- Business Checking Plus, Treasury Enterprise Plan, Analysis Business Checking .....No charge

- Non Profit Checking and Premium Business Money Market .....Not reimbursed

**Other Financial Institutions' ATM Surcharge Fees**

There will be no reimbursement of Other Financial Institutions' ATM Surcharge Fees on any account.

**Cash Services and Supplies**

**Over-the-Counter Cash Furnished**

- Business Checking Plus and Non-Profit
- Checking:
- \$30,000 or less .....No charge
- Over \$30,000 .....\$2.50 per \$1,000
- All other accounts .....\$2.50 per \$1,000

**Over-the-Counter Coin Furnished**

- Business Checking Plus and Non-Profit
- Checking:
- 100 rolls or less .....No charge
- Over 100 rolls .....\$0.15 per roll
- All other accounts .....\$0.15 per roll

**Bulk Currency Furnished** .....\$2.50 per \$1,000

**Currency Straps**

- Business Checking Plus and Non-Profit
- Checking .....No charge
- All other accounts .....\$2.75 per box

**Currency Envelopes**

- Business Checking Plus and Non-Profit
- Checking .....No charge
- All other accounts .....\$8.50 per box

**Coin Wrappers** .....No charge

- Business Checking Plus and Non-Profit
- Checking .....No charge
- All other accounts .....\$2.75 per box

## Additional Features

### Night Drop Bag Processing

All-accounts.....\$3.00 per bag

Online Banking Statement.....No charge

### Paper Statement (Check Safekeeping)

Check images are retained by PNC.

Business Checking, Business Checking Plus  
and Non Profit Checking.....\$2.00 per month  
Analysis Business Checking, Business Interest Checking  
Treasury Enterprise Plan, IOLTA, and Premium Business  
Money Market.....No Charge

### Paper Statement with Check Images

Paper statement with images (both front and back side) of available canceled checks or replacement checks. Canceled checks are not returned. Fee is charged monthly, even if there are no canceled checks that month.

Analysis Business Checking, Treasury Enterprise Plan,  
IOLTA.....No charge  
All other accounts..... \$3.00 per month

See "Additional Services and Options" for other services and related charges.

PNC offers reformatted statements to customers with visual impairments for no additional monthly fee. If you need such an accommodation, please contact PNC at 1-877-BUS-BNKG (1-877-287-2654).

### FOOTNOTES:

- 1 A maximum of 10 eligible accounts may be linked to a business checking account in each of the business checking, money market, business credit card and merchant services categories. Each eligible account may only be linked to one business checking account. Some accounts may not be eligible to be linked based on titling structure, product type or other constraints. Subject to credit approval.
- 2 PNC linked business credit card eligible purchases are purchases of goods or services made by you or your authorized user with an eligible linked business credit card account and includes balance transfers and convenience checks that are not subject to the cash advance rate. Eligible purchases do not include interest, fees and charges assessed to the business credit card account, cash advance transactions (including convenience checks that are subject to the cash advance rate), and purchases made at merchants with gambling or gaming merchant category codes.
- 3 A qualifying PNC Merchant Services processing deposit is an electronic deposit made by PNC Merchant Services directly into this checking account. Transfers made from one account to another or processing deposits from other merchant services sources are not eligible to meet this requirement.
- 4 Monthly average collected balance, transaction and cash deposited volumes from this account and additional accounts are aggregated for the master and beneficiary accounts to determine monthly account maintenance fee, transaction and cash deposited fee amounts.
- 5 If either the Treasury Enterprise Plan Master account or the Master Money Market account is closed, PNC may remove the Plan benefits on any remaining accounts. Accounts that remain at a zero balance for 90 days or more may be closed by PNC.
- 6 Federal regulations prohibit 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, by telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Business Money Market account to a Business Checking account and will be subject to the features and fees as described in the Business Checking Account and Related Charges in effect at that time.
- 7 Transaction and optional service fees may apply.
- 8 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.

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