

Automated Payment Authorization Form Instructions

For PNC Unsecured Lines of Credit



The Automated Payment Authorization Form must be completed as provided below and signed by the PNC Borrower who must also be the Deposit Account Holder. Any information that is incomplete or illegible may cause a delay in processing your request.

Important Information:

It may take up to ten (10) business days from the date we receive your authorization form to process your request. **If a payment on the account is due within the next 10 business days, please contact us to ensure that your form has been received and that the automated payments have been set up on the account.**

You must contact PNC at least three (3) business days before your next payment due date if you wish to cancel this authorization. PNC may charge a reasonable fee for any returned payments. Please refer to the attached terms and conditions for more information.

Payment options:

1. **Minimum Payment Due** – Apply the minimum payment for the terms of your contract. Refer to the terms and conditions in your original agreement for additional details.

NOTE: If no payment option is selected, the monthly minimum payment due will be withdrawn.

2. **Last Statement Balance** – Apply the total balance from your most recent statement as the monthly payment. Your statement balance reflects the amount at the closing date of the last billing cycle.
3. **Fixed Payment Amount** – Apply a fixed payment amount in whole dollars to your line of credit. The fixed payment amount selected should be more than the minimum payment due. If the amount is less than the minimum payment due as reflected on the statement for that payment due date, the minimum payment due will be deducted for that month.

NOTE: If the fixed payment amount is not provided in whole dollars, the payment amount will be rounded down to the nearest dollar. Any amount that exceeds your minimum payment due will be applied pursuant to the terms of your original agreement. If you would like to pay the balance in full each month, do not use this form, please contact us at 1-888-PNC-BANK (1-888-762-2265) or sign on to online banking

Instructions to complete the following sections of the form:

- Check either the New or Change box indicating whether the request is for a new automated payment or a change to a current automated payment.
- Borrower Information – Provide the first name, middle initial, last name or business name (if applicable) that applies to the borrower.
- PNC Account Information – Provide the 16 digit PNC loan or credit card account number. If you need assistance obtaining your account number, you may contact us by:
 - Calling us at 1-888-PNC-BANK (1-888-762-2265)
 - Visiting the nearest PNC Branch
- Payment Information – Check the applicable box for the payment type you wish to elect.
- Deposit Account Information – Check either the Checking or Savings box indicating whether the deposit account is a checking or savings account. Provide the name of the financial institution or bank, the 9 digit routing number, and deposit account number. **The designated deposit account must be in the name of the PNC Borrower signing the form.**

Automated Payment Terms and Conditions

For PNC Unsecured Lines of Credit

Please keep for your records

1. It may take up to ten (10) business days from the date we receive your authorization form to process your request. **If a payment on the account is due within the next 10 business days, please contact us to ensure that your form has been received and that the automated payments have been set up on the account.**
2. The payment amount and date the payment is scheduled to transfer from your designated deposit account (your due date) will be shown each month on your account statement. If your due date is a Saturday, your automated payment will be scheduled to transfer the next day (unless your due date is the last day of the month, then it will be scheduled on that date), but will still be credited to your account as of your due date.
3. If we are unable to process your authorization form, we will notify you by mail regarding why the request could not be completed. This may cause a delay in setting up automated payments to your account. You are still responsible for making any payments when due on your account until your request has been processed.
4. All notifications regarding automated payments sent by mail will be directed to the address on file for the PNC Loan Account. To confirm or change the address on file, please contact us at 1-888-PNC-BANK (1-888-762-2265).
5. Changes to automated payments must be received in writing, using a new automated payment authorization form, at least 10 business days before the automated payment date in order to be processed for that billing cycle. Please contact us at 1-888-PNC-BANK (1-888-762-2265) to request a new automated payment authorization form.
6. Cancellations must be made at least **three (3) business days** before the next payment due date by using on the following:
 - a. Calling us at 1-888-PNC-BANK (1-888-762-2265)
 - b. Faxing your request to 833-845-6442
 - c. Visiting the nearest PNC Branch
 - d. Mailing your request in writing to PNC Bank – Automated Payments, Mailcode BR-YB58-01-J, PO Box 5570, Cleveland, OH 44101 so that it is received **three (3) business days** before the payment date.
7. The designated deposit account must be in the name of the PNC Borrower signing the form.
8. If any payment is returned unpaid by your financial institution for any reason, we may cancel future automated payments to your account and a returned payment fee may be charged as disclosed in your original agreement.
9. PNC Bank may also cancel automated payments on the account at any time and for any reason. We will notify you if we cancel the automated payments.
10. The minimum payment may change based on the line balance, past due amount, fees, or interest (see details in the original agreement). If the payment amount changes and you've selected the minimum payment due, the automated payment service will automatically adjust the amount of the payment to meet the minimum payment.