

PNC Virtual Wallet Checking Pro Features and Fees



Effective December 2, 2023

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 ¹	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 ¹	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® Debit Card Fees:

PNC Bank Visa Debit Card Required. No charge
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).

Affinity Visa Debit Cards No charge

PNC Heart Design Visa Debit Card **\$5.00** per year
The \$5 annual fee for every Heart Design Visa Debit Card is donated to the American Red Cross. The American Red Cross name is a registered trademark owned by the American National Red Cross and is used with its permission.

Card Replacement No charge

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 and non-PNC Bank ATMs² No charge

Other Financial Institutions' ATM Surcharge Fees² Reimbursed³ **up to \$20.00** at the end of the statement period.
Includes total combined fees from your Spend, Reserve or Growth accounts reimbursed to your Spend account. If your account is closed before the end of the statement period, fees will not be reimbursed.

Debit Card Cash Advance Fee:

At PNC Bank branch..... No charge

At other financial institutions that accept Visa..... No charge

International Purchases and Cash Advances Fee..... **3%** of the transaction amount

Overdraft Services

Spend Account Overdraft Services Fees:

Overdraft Item Fee	\$36.00 per item
<i>An Overdraft Item fee is assessed when PNC pays an item for a customer. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. If the customer brings their available balance to at least \$0 before their Extra time period expires, PNC will not charge the Overdraft Item fees that were incurred during that period.</i>	
Maximum Number of Overdraft Fees	1 per day
Overdraft Balance Threshold	\$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>	
Overdraft Protection Transfer Fee⁴	No charge
<i>If you overdraw your Spend account, money will be transferred first from your Reserve account and then from your Growth⁵ 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.</i>	
Returned Item Fee	No Charge
<i>A Returned Item (also known as Non-Sufficient Funds or NSF) fee occurs when the item is returned unpaid.</i>	

Reserve and Growth Account Overdraft Services Fees:

Overdraft Item Fee	\$36.00 per item
<i>An Overdraft Item fee is assessed when PNC pays an item for a customer. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.</i>	
Maximum Number of Overdraft Fees	1 per day
Overdraft Balance Threshold	\$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>	
Returned Item Fee	No charge
<i>A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.</i>	

Online Banking and PNC Voice Banking SM

Automated Transfers⁵	No charge
Online Bill Pay⁶	No charge

Statement Options

Online Banking Statement	No charge
<i>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.</i>	
Paper Statement	No charge
<i>Cancelled checks and check images are not returned with the statement.</i>	
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).

Wire and Money Transfers

Domestic Wires

Incoming	No charge
Agent-Assisted Outgoing	\$30.00 each
Self-Service Outgoing	\$25.00 each

International Wires

Incoming	\$15.00 each
Agent-Assisted Outgoing	\$50.00 each
Self-Service Outgoing – Sent in US Dollars (USD)	\$40.00 each
Self-Service Outgoing – Sent in Foreign Currency (FX)	\$5.00 each
Agent Assisted International Money Transfer	\$10.00 each
Self-Service International Money Transfer	\$5.00 each

International Money Transfer is available on certain transactions based on the destination country, enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available, International Wire fees apply.

Other Account Charges and Services

Checks and Supplies	No charge for PNC-exclusive checks; \$10.00 discount on select designs
Counter Checks	\$1.50 each
<i>Blank checks available at any PNC branch</i>	
Legal Process Fee	Up to \$100.00 each
<i>Fee applies to each legal order received that requires PNC to take action related to the funds in the account. PNC's actual attorney fees and court costs, when applicable, may be assessed in addition to the Legal Process Fee.</i>	
Non-Client Check Cashing Fee	
<i>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.</i>	
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 \$2.00 fee for each check amount from \$25 to \$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 ⁵	\$3.00 each
<i>Fee per transaction in excess of the permissible number of transactions from your Growth, savings or money market account within the monthly statement period.</i>	
Return of Deposited or Cashed Item	No charge
Redeposit of Returned Deposited or Cashed Item	No charge
Stop Payment	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

Self-service Requests through Online Banking	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>	
Self-service Requests through Online Banking for Items within a Deposit Ticket Detail List	No charge
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 Virtual Wallet Checking Pro 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 the PNC Virtual Wallet Fine Print: "What You Need to Know", "Interest and Balance Computation" section for details.
- 2 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 Transaction fees will apply to your account if you exceed six (6) Restricted Transfers in a monthly service charge period. Restricted Transfers are transfers from a Growth 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. If you make more than a total of six (6) Restricted Transfers in a monthly service charge period, you will be charged a fee for each Restricted Transfer. See your Virtual Wallet Fine Print for more information. Other limits may apply to your account. We reserve the right to suspend enforcement of these transaction limitations, or to modify them, at our discretion.
- 6 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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