

Consumer Schedule of Service Charges and Fees Standard Checking



Effective February 25, 2024

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

Account Opening and Usage

Minimum Deposit to Open.....	\$0.00
Monthly Service Charge.....	\$7.00

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

- **\$500** average monthly balance in this account
- **\$500** in qualifying¹ monthly direct deposits to this account during the statement period
- When you link this account as a **benefit account** to your Performance Select checking or Virtual Wallet with Performance Select
- Account holder is **age 62 or over**²
- Account holder is a PNC Employee³

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.

Debit Card and ATM Transactions

PNC Bank Visa® Debit and Banking Card Fees

PNC Bank Visa Debit Card	No charge
Affinity Visa Debit Cards	No charge
PNC Heart Design Visa Debit Card	\$5.00 per year
<i>The \$5 annual fee for every Heart Design Visa Debit Card is donated to the American Red Cross.</i>	
<i>The American Red Cross name is a registered trademark owned by the American National Red Cross and is used with its permission.</i>	
PNC Banking Card	No charge
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 ATMs	No charge
At non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands ⁴	\$3.00 each
At non-PNC Bank ATMs in all other countries ⁴	\$5.00 each
Other Financial Institutions' ATM Surcharge Fees ⁴	Not reimbursed

Debit Card Cash Advance Fee

At PNC Bank branch	\$3.00 each
At other financial institutions that accept Visa	\$5.00 each

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

Overdraft Services

Overdraft Item Fee \$36.00 per item

*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.*

Maximum Number of Overdraft Fees 1 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.

Returned Item Fee No charge

*A **Returned Item** (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.*

Overdraft Protection Transfer Fee⁵ No charge

Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft

Online Banking and PNC Voice BankingSM

Automated Transfers	No charge
Online Bill Pay ⁶	No charge
Online Banking and Bill Pay through Quicken ^{®6}	No charge

Statement Options

Online Banking Statement Only	No charge
<i>Requires Online Banking enrollment by accepting the online terms and conditions.</i>	
Paper Statement Only	No charge if you meet any one of the options to avoid the monthly service charge; otherwise \$3.00 per month
<i>Customer is not enrolled in Online Banking and receives a Paper Statement</i>	
<i>Canceled checks and check images are not returned with the statement.</i>	
Dual Statement Delivery of both Online Banking and Paper Statements	\$3.00 per month
<i>Customer is enrolled in Online Banking and receives both an Online Banking Statement and a Paper Statement</i>	
<i>Canceled checks and check images are not returned with the statement.</i>	
Paper Statement with Check Images	\$5.00 per month
<i>Paper statement with check images (front side only). Fee is charged every month, even if there are no check images that month.</i>	

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	\$15.00 each
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	Pricing varies
Counter Checks	\$1.50 each
<i>Blank checks available at any PNC branch</i>	
Legal Process Charge	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
<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>	
Return of Deposited or Cashed Item	No charge
Redeposit of Returned Deposited or Cashed Item	No charge
Stop Payment	\$33.00 each
<i>Fee 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 Standard Checking 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 *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.*
- 2 *The 62 age waiver will only be applied if the date of birth for the Primary or Secondary owner(s) on the account meets the age requirement. The date of birth for a fiduciary (i.e. Rep Payee, Trustee) is not eligible for the waiver. If no date of birth is on file, waiver eligibility is based on the date of account opening.*
- 3 *The employee monthly service charge waiver is only available during the time you are employed at PNC. When your PNC employment ends, you will need to meet other conditions applicable at that time, if there are any, in order to have your monthly service charge waived. Contractors, inactive employees receiving a W2, or PNC employees whose residence or primary workplace is outside of the United States of America are not eligible for the employee monthly service charge waiver. For customers who become PNC employees after their account is opened, it may take up to one additional statement period for your new employee monthly service charge waiver to take effect.*
- 4 *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.*
- 5 *Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from a PNC checking, savings or money market are in the exact amount of the overdraft. Transfers from a line of credit or credit card are a minimum of \$50.00, 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.*
- 6 *There may be fees for certain optional services available through PNC Online Banking and Bill Pay.*

Quicken is a registered trademark of Intuit® Inc.

Visa is a registered trademark of Visa International Service Association and used under license.

PNC Voice Banking is a service mark of The PNC Financial Services Group, Inc

©2024 The PNC Financial Services Group, Inc. All rights reserved.

PNC Bank, National Association. **Member FDIC**