

PNC WorkPlace Banking

Performance Select or Virtual Wallet® with Performance Select have rewards that you can get as a WorkPlace Banking customer.

BENEFITS

- No PNC charge for PNC ATMs and Non-PNC ATM transactions
- Non-PNC Bank ATM surcharge fee reimbursement, up to \$20 per statement period
- No monthly service charge if the total amount of all qualifying direct deposits credited to your account during the monthly statement period is at least \$5,000¹
- Free Online Banking², Mobile Banking³ and Bill Pay
- Free Overdraft Protection Transfers
- Free Domestic Wire Transfers
- Free additional checking, savings or money market accounts (up to 8 accounts for Performance Select and 6 accounts for Virtual Wallet with Performance Select)⁴
- Bonus rates on select Certificates of Deposit and IRA CDs
- \$100 annual fee discount on Safe Deposit Box
- Identity Theft Reimbursement Insurance up to \$10,000⁵
- Annual fee savings in consumer home equity and consumer personal line of credit accounts

REWARDS

- PNC Purchase Payback® Rewards Program⁶
- Bonus relationship rewards on PNC Credit Cards⁷

WORKPLACE BANKING BENEFITS

- Refer a Co-Worker Rewards Program⁸
- Free Onsite Educational Seminars
- Open a new PNC Mortgage and earn \$300⁹
- Get \$100 credited to your qualifying PNC checking account when you open a new PNC Core™ Visa® Credit Card, PNC points® Visa® Credit Card, or PNC Cash Rewards Visa® Credit Card and meet minimum spend requirement¹⁰
- Reduced program fee schedule for Capital Directions®, offered through PNC Investments, LLC¹¹

With PNC and WorkPlace Banking, you can bank the way you want to. Choose from traditional checking — Performance Select — or try the integrated experience of Virtual Wallet® with Performance Select. Either way, you get access to the products you need with all of the great features that help you easily manage your money.

For more information visit pnc.com/wpbanking or contact Andre Gonzales at 919-788-6004 or andre.gonzales@pnc.com.

See reverse for full details. >





1 For Performance Select or Virtual Wallet with Performance Select, no monthly service charge if the total amount of all qualifying direct deposits credited to your account during the monthly statement period is at least \$5,000. A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck or other regular monthly income electronically deposited into a Performance Checking account, or the Spend account for Virtual Wallet Performance, by an employer or outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits.

2 Online Banking is free to customers with an eligible account; however, there may be a fee for certain optional services. We reserve the right to decline or revoke access to Online Banking or any of its services. All online banking services are subject to and conditional upon adherence to the terms and conditions of the PNC Online Banking Service Agreement.

3 PNC does not charge a fee for Mobile Banking. However, third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking App. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device and you must download a PNC Mobile Banking App. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

4 See the Consumer Schedule of Service Charges and Fees, Virtual Wallet Performance Select Features and Fees, and other documents provided at new account opening for more information.

5 Covers up to \$10,000 out-of-pocket expenses incurred to regain your identity and to repair your credit. Certain restrictions and deductibles apply. See the Summary Description of Benefits for the Personal, Internet and Identity Coverage Master Policy for details. Coverage applies to Primary Checking account only, not to additional checking, savings or money market accounts.

6 Offers are available from participating merchants. Your personal banking information is not shared with the merchants participating in PNC Purchase Payback. Whether you receive offers may depend on using your PNC Visa Card, or where you use your PNC Visa Card to make purchases. Not everyone will get the same offer.

7 For details on the reward program, please see the complete reward program terms and conditions available on pnc.com/creditcards. All credit subject to approval.

8 For more information, visit pnc.com/referacoworker.

9 To qualify for the \$300 mortgage account reward, at the time of mortgage application the WorkPlace Banking customer must have an eligible WorkPlace Banking Performance, Performance Select Checking account, Virtual Wallet with Performance Spend or Virtual Wallet with Performance Select and must establish a qualifying, automatic mortgage payment that must occur within 180 days following the mortgage application. A qualifying, automatic mortgage payment is defined as a recurring PNC Mortgage loan payment electronically deducted from an eligible WorkPlace Banking account. This includes recurring payments set up via Online Bill Pay. Mortgage payments initiated from a PNC Checking account via online transfers do not qualify as automatic payments.

WorkPlace Banking checking account must remain open in order for you to receive the \$300 reward, which will be credited to the eligible checking account within 90 days after conditions have been met and will be identified as "CREDITS WORKPLACE MORTG" on your monthly checking account statement. \$300 reward may be subject to tax reporting.

Limit one mortgage premium per WorkPlace Banking checking account. If multiple mortgage accounts are opened with the same signer (or signers), only one account will be eligible for the cash offer. For this offer, signing authority will be defined by the customer name(s) and Social Security number(s) registered on the account.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). PNC Mortgage is a division of PNC Bank, National Association, a subsidiary of PNC.

All loans are provided by PNC Bank, National Association and are subject to credit approval and property appraisal. Terms and conditions of this offer subject to change without notice.

10 To receive the \$100, at the time of credit card application, the WorkPlace Banking customer must have an eligible WorkPlace Banking Performance Checking account, Performance Select Checking account, Virtual Wallet with Performance Spend or Virtual Wallet with Performance Select, open a new PNC Core, PNC points or PNC Cash Rewards credit card and make at least \$1,000 in purchases within the first 90 days following credit card account opening.

The \$100 will be in the form of a credit to the eligible checking account provided within 90 days following the purchase that enabled you to meet the \$1,000 minimum requirement. The \$100 credit will be identified as "CREDITS WORKPLACE CREDIT CARD" on your monthly checking account statement. The \$100 credit may be subject to tax reporting. Limit one \$100 credit per WorkPlace Banking checking account. If multiple credit cards are opened with the same primary borrower, only one credit card account will be eligible for the \$100 offer.

As used in this offer, the term "purchases" has the same meaning as in the PNC points Program reward terms and conditions, PNC Cash Rewards Program reward terms and conditions, or qualifies as a "purchase" under the account terms for PNC Core. That means that, in general, as used in this offer, "purchases" does not mean all transactions you may make with your credit card account. Some limited transactions, such as cash advance transactions, (including the purchase of cash equivalent products and balance transfers), are excluded. For details about excluded transactions, please see the complete reward program terms and conditions available on pnc.com/creditcards.

PNC Bank, National Association ("PNC Bank"), is the issuer of the credit cards referenced in this offer. Obtaining a PNC Bank credit card account is subject to credit approval. For details on reward programs, please refer to the applicable reward terms and conditions, which are available at pnc.com/creditcards. This offer may be modified or discontinued at any time and without notice. Must apply for the credit card at the branch or through a WorkPlace Banker.

PNC points is a registered mark, and PNC Core and PNC Cash Rewards are service marks, of The PNC Financial Services Group, Inc. Visa is a registered trademark of Visa International Service Association and used under license.

11 Important Investor Information: Brokerage and insurance products are:

**Not FDIC Insured • Not Bank Guaranteed • Not A Deposit
Not Insured By Any Federal Agency • May Lose Value**

Securities and brokerage services are provided by PNC Investments LLC, a registered broker-dealer and investment adviser and member FINRA and SIPC. Annuities and other insurance products are offered by PNC Insurance Services, LLC, a licensed insurance agency.

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