

PNC WorkPlace Banking

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

BENEFITS

- Free PNC Bank ATM transactions and reimbursement of first 4 PNC transaction fees for non-PNC Bank ATMs per statement period
- Non-PNC Bank ATM surcharge fee reimbursement, up to \$10 per statement period
- Free Online Banking¹, Mobile Banking² and Bill Pay
- Free Overdraft Protection Transfers
- Free savings or money market account³
- Bonus rates on select Certificates of Deposit and IRA CDs
- \$10 annual fee discount on Safe Deposit Box
- Installment loan discounts with direct debit of payment from PNC checking⁴

REWARDS

- PNC Purchase Payback® Rewards Program⁵
- Bonus relationship rewards on PNC Credit Cards⁶

WORKPLACE BANKING BENEFITS

- 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 \$1,000⁷
- 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 CashBuilder® 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 Checking — or try the integrated experience of Virtual Wallet® with Performance Spend. 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 Tara Phillips at 919-788-5738 or tara.phillips@pnc.com.

See reverse for full details. >





1 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.

2 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.

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

4 Discount only applicable as long as payments are set up for automatic deduction from a PNC Checking account. The removal of any discount, such as auto deduction or employee, will increase the rate.

5 Offers are available from participating merchants. Your personal banking information is not shared with the merchants participating in PNC Purchase Payback. Whether you received 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.

6 For details on the reward program, please see the complete reward program terms and conditions available on pnc.com/creditcards.

7 For Performance or Virtual Wallet with Performance Spend, 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 \$1,000. 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 with Performance Spend, 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.

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 OFFER" 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 CashBuilder credit card and make at least \$1,000 in qualifying 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 qualifying purchase that enabled you to meet the \$1,000 minimum requirement. The \$100 credit will be identified as "CREDITS WORKPLACE OFFER" 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 "qualifying purchases" has the same meaning as in the PNC points Program reward terms and conditions, and the same meaning as "net purchases" in the CashBuilder 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, "qualifying purchases" does not mean all transactions you may make with your credit card account. Some limited transactions are excluded, such as the purchase of a gift card or other cash equivalent product, a purchase made using a convenience check, a cash advance or a balance transfer.

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.

CashBuilder, PNC Core and PNC points are registered 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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