

Virtual Wallet® with Performance Spend

Innovative online tools plus rewards for a broader banking relationship

Includes Spend (your primary checking account), Reserve (for short-term savings) and Growth (for long-term savings)

With PNC, you can find the banking products that meet your needs. Choose Virtual Wallet® with Performance Spend and you may get lower direct deposit requirements with tools that help make it easier to manage your money. Plus, as a PNC WorkPlace Banking® customer, you have access to these PNC products and services with the rewards and benefits of the PNC WorkPlace Banking program.

PRODUCT BENEFITS AND REWARDS

- Free transactions at approximately 9,000 PNC ATMs¹
- Reimbursement² of PNC fees for the first (4) domestic or international non-PNC Bank ATM transactions during the statement period (made on your Spend, Reserve or Growth account for Virtual Wallet with Performance Spend)
- Reimbursement² of other financial institutions' ATM surcharge fees up to \$10 per statement period
- Avoid the monthly service charge by meeting any one of the following three requirements:
 - 1 \$1,000 in qualifying monthly direct deposits³ during the statement period (make deposits to the Spend account for Virtual Wallet with Performance Spend)
 - 2 \$2,000 average monthly balance (can be combined in your Spend and/or Reserve accounts for Virtual Wallet with Performance Spend)
 - 3 \$10,000 combined average monthly balance across the PNC Bank consumer deposit accounts⁴ you choose to link
- Free Online Bill Pay⁵ and Free Online Banking⁶
- Free Mobile Banking and Mobile Deposit⁷
- Access to money management tools through integrated Reserve or Growth accounts⁸
- \$10 annual fee discount on a Safe Deposit Box
- First (30) PNC Exclusive checks free or \$8 discount on other select designs
- A higher relationship rate with the Growth account⁹
- PNC Purchase Payback® Rewards Program¹⁰

PNC WORKPLACE BANKING CUSTOMERS GET EVEN MORE



Refer a Coworker Rewards Program:

You may earn \$100 for referring qualified coworkers to PNC WorkPlace Banking — up to \$1,000 per calendar year¹¹



Free Onsite or Online Financial Wellness Seminars

delivered by your PNC WorkPlace Banking representative



Earn \$300 when you close on a new PNC Mortgage:

Close on a new PNC Mortgage, establish automatic payments and \$300 will be credited to your qualifying PNC WorkPlace Banking checking product¹²



Earn \$100 when you open a new PNC Visa® Credit Card:

Open a new qualifying PNC Visa® Credit Card, meet the minimum spend requirement and \$100 will be credited to your qualifying PNC WorkPlace Banking checking account¹³

> Choose from a PNC Core® Visa®, PNC points® Visa® or PNC Cash Rewards® Visa® Credit Card



Help Finding the Right PNC Services for You.

If you have questions about retirement, need investment guidance¹⁴ or need a loan, your PNC WorkPlace Banking team can connect you with the right PNC specialist, at the right time in your life

LEARN MORE Visit pnc.com/workplace or contact:

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See reverse for details



IMPORTANT LEGAL DISCLOSURE AND INFORMATION

1 When depositing checks at an ATM, you may receive an offer to choose PNC ExpressFunds, an optional service that makes your funds available faster for certain purposes. There is a fee for this optional service. If you decline the offer, you will still be able to make your deposit without a fee.

2 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. For Virtual Wallet with Performance Spend, the first \$10.00 of other financial institutions' ATM surcharge fees made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed to your Spend account. Fees in excess of \$10.00 per statement period will not be reimbursed. Any fee reimbursements occur at the end of the statement period.

3 A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into the Spend account of a Virtual Wallet with Performance Spend or into a Performance checking account. Credit card cash advance transfers, transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying Direct Deposits.

4 PNC deposit accounts eligible to be linked may include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. Some accounts may not be eligible to be included in the combined average monthly balance requirement based on titling structure, product type or other constraints. For Virtual Wallet with Performance Spend, a maximum of ten (10) linked PNC accounts, including your Spend, Reserve and Growth accounts, may be included in the combined average monthly balance relationship. See the PNC Virtual Wallet Fine Print: "What You Need to Know," "Interest Payment and Balance Computation" section for details. We will determine the combined average monthly balance using the most current statement period balance on linked deposit accounts as of the day before this account cycles.

5 Online bill pay is a free service within PNC Online Banking to residents within the U.S., and requires a qualifying checking account to use this service. We reserve the right to decline or revoke access to this service. Payments to billers outside of the United States or its territories are prohibited through this service. Tax payments, payments to settle securities transactions, and court ordered payments may be scheduled through the Service; however, such payments are discouraged and must be scheduled at your own risk.

6 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.

7 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.

8 We will only link accounts at your direction. If you have not directed PNC to link another account to your Virtual Wallet with Performance Spend, the accounts will not be linked and you will not receive a Relationship Rate, applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts. The requirement that you direct us to link accounts in order for you to receive benefits applies to all of your PNC accounts.

9 If you make at least 5 qualifying purchases in a month with your Virtual Wallet Debit Card and/or PNC credit card included in your Virtual Wallet or set up a qualifying monthly direct deposit of at least \$2,000 (\$1,000 for PNC WorkPlace Banking or Military Banking customers) for Virtual Wallet with Performance Spend, you'll earn the relationship rate on your Growth account for the following month. Transactions are considered to be made when the transaction posts to the Spend or credit card account, which may be later than the date you initiated the transaction.

10 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.

11 To be awarded \$100 cash, you must be a PNC WorkPlace Banking participant and make a qualified referral. A referral is qualified if the individual you referred (the "Referee"): 1) is qualified for the PNC WorkPlace Banking program; 2) does not have signing authority on an existing PNC Bank consumer checking account, did not close an account within the past 90 days, and was not paid a promotional premium within the past 12 months; 3) presents the Coupon ID or referral form upon account opening; 4) opens an eligible PNC WorkPlace Banking checking account; and 5) satisfies the specific requirements to earn the monetary reward applicable to their eligible PNC WorkPlace Banking checking account available at the time they open the account. To qualify for the PNC WorkPlace Banking program's new customer offer, the Referee must be employed by a company that participates in the PNC WorkPlace Banking program. \$100 cash will be awarded to your account within 60 to 90 days after the monetary reward is issued to the coworker. The \$100 cash award is limited to ten referral payments per year — up to \$1,000 per 12-month period. This offer may be extended, modified or withdrawn at any time without prior notice and may vary by market. The value of the reward may be reported on Internal Revenue Service (IRS) Form 1099, and may be considered taxable income to you. Please consult your tax advisor regarding your specific situation.

12 To qualify for the \$300 mortgage account reward, at the time of mortgage application the PNC WorkPlace Banking customer must have an eligible PNC WorkPlace Banking Performance Checking account, 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 PNC 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.

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

13 To receive the \$100, at the time of credit card application, the PNC WorkPlace Banking customer must have an eligible PNC 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. Any credit, if earned, will be forfeited if the PNC eligible checking account is closed before the credit is awarded. The \$100 credit will be identified as "CREDITS WORKPLACE CRCARD" on your monthly checking account statement. The \$100 credit may be subject to tax reporting. Limit one \$100 credit per PNC 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 PNC WorkPlace Banker.

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

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

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