

PNC Virtual Wallet Features and Fees



Effective April 27, 2025

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

You may choose to have a Virtual Wallet with a Spend account only, or 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

Spend

Minimum Deposit to Open.....\$0.00

Monthly Service Charge.....\$7.00

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

- \$500 combined average monthly balance in your Spend and/or Reserve accounts
- \$500 in qualifying¹ monthly direct deposits to your Spend account during the statement period
- Account holder is age 62 or over²
- Account holder is a PNC Employee³

Balance earns interest⁴.....No

Reserve and Growth Accounts (if you choose to open)

Reserve

Growth

Minimum Deposit to Open.....\$0

\$0

Monthly Service Charge.....\$0

\$0

Balance earns interest⁴.....Yes

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).

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 benefits have been met, such as: the balance of the account and the number and total dollar amount of direct deposits received per month.

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 ATMs No charge

At non-PNC Bank ATMs in the United States, Canada,

Puerto Rico and the U.S. Virgin Islands⁵ \$3.00 each

At non-PNC Bank ATMs in all other countries⁵ \$5.00 each

Other Financial Institutions' ATM Surcharge Fees⁵ Not reimbursed

Debit Card Cash Advance Fee:

At other financial institutions that accept Visa \$5.00 each

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

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.

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.

Overdraft Protection Transfer Fee⁶ No charge

If you overdraw your Spend account, money will be transferred first from your Reserve account and then from your Growth⁸ 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.

Returned Item Fee No charge

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

Reserve and Growth Account Overdraft Services Fees:

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 occurs when the item is returned unpaid.

Online Banking and PNC Voice BankingSM

Automated Transfers⁷ No charge

Online Bill Pay⁸ No charge

Statement Options

Online Banking Statement No charge

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.

Paper Statement **\$3.00** per statement period per account.

Fees are assessed to the Spend account. If you elect to receive paper statements or if you do not complete your Online Banking enrollment by accepting the online terms and conditions and continue to receive a paper statement by mail after your first statement, there will be a **\$3.00** fee per statement period. No charge if account holder is age 62 or over

Paper Statement with Check Images **\$5.00** per statement period

Available on the Spend account only. Fee assessed for return of check images (front side only) with the paper statement. If there are no check images in the statement period, there will be a \$3.00 Paper Statement fee charged that statement period.

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
<i>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.</i>	

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 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
<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 available for check amounts less than \$25.</i>	
<i>Note: Effective 06/22/2025, the fee for PNC Express Funds will be 2.50% of the check amount over \$100. The minimum fee of \$2.00 for checks \$25-\$100 will remain unchanged.</i>	
Transaction Limit Fee ⁷	\$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	\$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	No charge
<i>Includes online requests to mail or fax statement copies</i>	

Additional Services Available to Virtual Wallet 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
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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 See the PNC Virtual Wallet Fine Print "What You Need to Know", "Interest Payment and Balance Computation" section for details.
- 5 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.
- 6 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 \$50.00, 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.
- 7 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.
- 8 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

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