**VIRTUAL WALLET STUDENT**

**Understanding Important Account Information**

We provide this summary to help you understand the basic terms and conditions of your account. Please be sure to read the full Virtual Wallet Features and Fees and the Virtual Wallet Fine Print “What You Need to Know” for details concerning your account.

### ACCOUNT OPENING AND USAGE

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Minimum Deposit Needed to Open Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Monthly Service Charge¹ if you meet the following</td>
<td>$25</td>
</tr>
</tbody>
</table>

### Interest-Bearing

<table>
<thead>
<tr>
<th></th>
<th>Minimum Deposit Needed to Open Account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$25</td>
</tr>
</tbody>
</table>

### ATM Fees

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>PNC Bank ATMs within the United States, Canada, Puerto Rico and the U.S. Virgin Islands</td>
<td>$3 per transaction</td>
</tr>
<tr>
<td>Non-PNC Bank ATMs in all other countries</td>
<td>$5 per transaction</td>
</tr>
</tbody>
</table>

### Early Closure Fee Reimbursement

|                                | None                               |

### OVERDRAFT OPTIONS AND FEES

#### Standard Overdraft Practices for All Accounts (Default)

- Overdrafts for checks, automatic bill payments or other transactions using your account number may be authorized and paid, on a case by case basis. Standard overdraft and returned item fees apply.
- Overdrafts for ATM transactions or everyday one-time check card transactions are not authorized and paid, unless you allow PNC to do so. These are declined at no cost.

<table>
<thead>
<tr>
<th>Fee Description</th>
<th>Fee</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Fee and Returned Item (NSF) Fee</td>
<td>$36</td>
<td>per item</td>
</tr>
<tr>
<td>Courtesy Refund</td>
<td>1</td>
<td>courtesy fee refund on your first overdraft/NSF event occurring within the first 12 months after opening your account</td>
</tr>
<tr>
<td>Overdraft Balance Threshold</td>
<td>$5</td>
<td>No more than 4 total fees will be charged per business day.</td>
</tr>
<tr>
<td>Maximum Number of Total Overdraft and Returned Item Fees per Day</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Continuous Overdraft Fee</td>
<td>$7</td>
<td>per day your account remains overdrawn for a period of 5 or more consecutive calendar days, up to a maximum of $98 (in addition to any other fees assessed.)</td>
</tr>
</tbody>
</table>

#### Option 1: Overdraft Protection

Your Virtual Wallet Spend account is automatically linked first to your Reserve account and then to your Growth account to cover overdrafts. You may choose another type of account as overdraft protection in place of your Growth account.

**Overdraft Protection Transfer Fee**

$0 per transfer from reserve, growth, or other deposit or credit card account. Transfers from lines of credit are subject to the applicable account agreement.

#### Option 2: Overdraft Coverage

With your authorization, PNC may cover ATM and debit card overdrafts on a case by case basis. **Standard overdraft fees apply**.

#### Option 3: Both Overdraft Protection and Overdraft Coverage

Overdraft Protection account is used first and Overdraft Coverage would apply only if Overdraft Protection funds have been used in full. Fees for Overdraft Coverage, if used, apply.

### DEPOSIT AND WITHDRAWAL POLICIES

#### Posting Order

The order in which deposits and withdrawals are processed:

- Generally, PNC will first add all deposits made to your account and then subtract any checks, withdrawals and other payments from your account according to the date and time the bank receives notice of the transaction. See your Virtual Wallet Fine Print referenced above for details.

#### Funds Availability

- When funds deposited to your account are available:
  - Type of deposit: Cash with teller or at certain PNC Bank ATMs
  - Funds will be available: Same business day
  - Type of deposit: Direct deposit or wire transfer
  - Funds will be available: Same business day
  - Type of deposit: Check from an account at PNC
  - Funds will be available: Remainder – next business day
  - Type of deposit: Check from an account at another bank
  - Funds will be available: $100 - same business day
  - Type of deposit: Large deposit ($50,000 or more in one day)
  - Funds will be available: $100 - same business day
  - Type of deposit: New account holders (30 days or less)
  - Funds will be available: $100 - next business day
  - Type of deposit: Deposits of cash or other items at non-PNC Bank ATMs
  - Funds will be available: Fourth business day

In some situations, you may be notified that your funds may not be available for up to 5 business days after you make your deposit.
ACCOUNT BENEFITS

- Spend account is your primary checking account
- Reserve account earns interest and is for your short-term savings
- Growth account is for your long-term savings and has a relationship rate option
- Integrated suite of online banking and money management tools
- Interest on balances of $1 or more on your Reserve account¹
  - Minimum Daily Balance to Obtain Annual Percentage Yield
    - $1 +
- Interest on balances of $1 or more on your Growth account²
  - Minimum Daily Balance to Obtain Annual Percentage Yield
    - $1 - $2,499.99
    - $2,500 +
- Unlimited check-writing on your Spend Account
- One courtesy fee refund on your first overdraft/NSF event occurring within the first 12 months after opening your account
- Free PNC Bank ATM transactions
- Reimbursement of first 2 transaction fees for non-PNC Bank ATMs per statement period
- Integrated Overdraft Protection, with free set up and transfers
- Automatic enrollment for online statements the first time you sign-on
- PNC Bank Visa® Debit Card (Required)

DISPUTE RESOLUTION THROUGH ARBITRATION

If you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration in accordance with the terms of the Arbitration Provision. If a claim is arbitrated, it will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to PNC. Please refer to the Arbitration Provision located within the Virtual Wallet Fine Print “What You Need to Know” for complete details.

LEARN MORE – ASK QUESTIONS – RESOLVE ISSUES

Online  Visit pnc.com/virtualwallet.
In Person  Visit us at any branch. Find the location nearest you at pnc.com/locatepnc or by using our Finder App.
By Phone  1-800-352-2255
          Para servicio en español, 1-866-HOLA-PNC (1-866-465-2762)

¹ Virtual Wallet Student has no minimum balance requirement or monthly service charge for active students for six years. At the end of the six years, your account will be subject to the features and fees as described in the Virtual Wallet Features and Fees in effect at that time.
² See our Virtual Wallet Fine Print “What You Need to Know”, “Interest Payment and Balance Computation” section for details. For current interest rate and Annual Percentage Yield information, call 1-888-PNC-BANK (1-888-762-2265).

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