

**ERIC**

New Guy

EAGER,  
TIRELESS,  
QUICK TO RUN  
WITH AN IDEA.

**GOAL:** Get out of debt and  
build credit, fast



YOU WORK HARD.  
BANKING SHOULD  
BE EASY.

**You may earn up to \$400<sup>1</sup> through August 31, 2023,**

when you open and use a new, eligible PNC WorkPlace Banking® Virtual Wallet® product in a qualifying location.\*

**1. CHOOSE  
YOUR ACCOUNT**

**2. SET UP  
DIRECT DEPOSIT**

**3. COLLECT  
YOUR CASH**

**EARN \$400<sup>1</sup> if you**

**OR EARN \$200<sup>1</sup> if you**

OPEN A NEW VIRTUAL  
WALLET® WITH  
PERFORMANCE SELECT

OPEN A NEW VIRTUAL  
WALLET® WITH  
PERFORMANCE SPEND

SET UP A QUALIFYING  
DIRECT DEPOSIT OF \$5,000

Complete this requirement within  
60 days of account opening



SET UP A QUALIFYING  
DIRECT DEPOSIT OF \$1,000

Complete this requirement within  
60 days of account opening



LOOK FOR YOUR CASH REWARD IN YOUR NEW  
PNC WORKPLACE BANKING VIRTUAL WALLET PRODUCT

within 60 to 90 days of completing the requirements

\*Products and offers are not available in all areas. Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offer(s) are available in the following states: AL, AZ, CA, CO, DE, FL, GA, IL, IN, KY, MD, MI, NC, NJ, NM, NY, OH, PA, SC, TX, VA, WI, WV, and Washington DC. Virtual Wallet with Performance Select and Virtual Wallet with Performance Spend are offered in the state of MO with the exception of the Crossroads Solution Center in Kansas City. Offer is contingent on product availability and may vary based on your address and where and how you open your account. Talk to your PNC Banker for details.

**HOW YOU HANDLE OVERDRAFTS SHOULD BE IN YOUR CONTROL, NOT JUST YOUR BANK'S.**

Now with Low Cash Mode® in the PNC Mobile app<sup>2</sup>

SCHEDULE A FINANCIAL WELLNESS CONVERSATION  
WITH YOUR WORKPLACE BANKING CONSULTANT.

CONTACT ME TODAY



Luis Peralta

luis.peralta@pnc.com

216-222-5589

CONTINUED>>

[pnc.com/workplace/employee](https://pnc.com/workplace/employee)

 **PNC | WorkPlace Banking®**  
A part of PNC Organizational Financial Wellness



**1** In order to be eligible for the WorkPlace Banking Program offers and rewards, you must apply for eligible PNC products either directly with a dedicated WorkPlace Banking Consultant or you must notify a PNC Branch Banker/PNC Customer Care Consultant that you are employed by a WorkPlace Banking company.

Offer is contingent on product availability and may vary based on where you open your account and the ZIP code of your primary address. For origination through a PNC location, product availability will be based on the physical PNC location. You may earn a \$400 reward if you open and use a new PNC WorkPlace Banking Virtual Wallet with Performance Select, or a \$200 reward if you open and use a new PNC WorkPlace Banking Virtual Wallet with Performance Spend. If you change your Virtual Wallet product type after account opening, the product type that you are in at the end of the month in which you opened your account will determine your offer eligibility, terms and the corresponding reward amount, if applicable.

To qualify for the reward, the new PNC WorkPlace Banking Virtual Wallet product must be opened with a valid PNC WorkPlace Banking company code online, or at a physical PNC location or call center by presenting this flyer from 7/1/2023 through 8/31/2023, and a qualifying Direct Deposit(s) must be received within the first 60 days. Your Virtual Wallet product must remain open in order for you to receive the reward, which will be credited to the eligible account within 60 to 90 days after all conditions have been met and will be identified as "Credits Check Reward WP" on your monthly statement.

A qualifying Direct Deposit for this offer 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 Select or Virtual Wallet with Performance Spend. The total amount of all qualifying Direct Deposits credited to your Spend account must be at least \$5,000 for Virtual Wallet with Performance Selector \$1,000 for Virtual Wallet Performance Spend. Credit card cash advance transfers, wire transfers, person to person transfers, transfers from one account to another, or deposits made at a physical PNC location or ATM do not qualify as qualifying Direct Deposits.

New account will not be eligible for offer if you or any signer on the new account has an existing PNC Bank consumer checking account or has closed an account within the past 90 days, or has been paid a PNC promotional premium in the past 24 months. If multiple accounts are opened with the same signers, only one account will be eligible for the premium. Trust, Estate and other specialty titled accounts are excluded from this offer. Offer may be extended, modified or discontinued at any time and may vary by market. The value of the reward may be reported on appropriate Internal Revenue Service (IRS) forms, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.

**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.

**BANKER INSTRUCTIONS: Apply promo code WP323 at account opening.**

Low Cash Mode is a registered mark of The PNC Financial Services Group, Inc.

PNC WorkPlace Banking is a registered service mark of The PNC Financial Services Group, Inc.

Virtual Wallet is a registered trademark of The PNC Financial Services Group, Inc.

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[pnc.com/workplace/employee](https://pnc.com/workplace/employee)



# YOU WORK HARD. BANKING SHOULD BE EASY.

**THE OPTION OF THREE ACCOUNTS<sup>1</sup>**  
Spend, Reserve and Growth<sup>1</sup> — paired with a suite of online and mobile tools to help you keep track of your money. It's a flexible checking account that can help simplify your spending plan!

**VIRTUAL WALLET<sup>®</sup>**  
Checking, savings<sup>1</sup>  
and powerful digital tools  
in one account

**Spend**  
Your everyday  
checking account

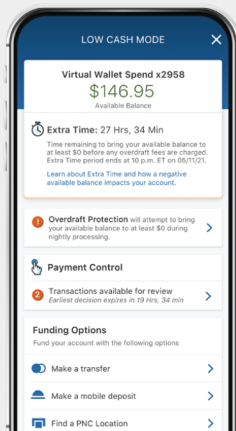
**Reserve<sup>1</sup>**  
A secondary checking  
account where you can  
set money aside for  
short-term goals or  
unexpected expenses

**Growth<sup>1</sup>**  
Savings with a competitive  
rate that helps you build  
toward your long-term goals

## INTRODUCING LOW CASH MODE<sup>®</sup> IN THE PNC MOBILE APP<sup>2\*</sup>

**HOW YOU  
HANDLE  
OVERDRAFTS  
SHOULD BE IN  
YOUR CONTROL,  
NOT JUST YOUR  
BANK'S.**

\*Low Cash Mode is available only on the Spend account of your Virtual Wallet product.



**EXTRA TIME**  
You'll have at least 24 hours to bring your available Spend account balance<sup>3</sup> to at least \$0 before you're charged overdraft fees.



**PAYMENT CONTROL**  
Now you can choose to pay or return certain individual checks, and payments made using your routing and checking account numbers (ACH transactions),<sup>4</sup> when your balance is negative.

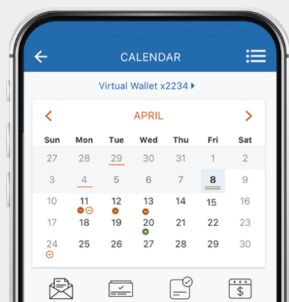


**INTELLIGENT ALERTS**  
Set up alerts so that if your Spend account balance gets too low, you'll be notified so you can take action.<sup>5</sup>

## BUDGETING AND SAVINGS TOOLS<sup>†</sup>

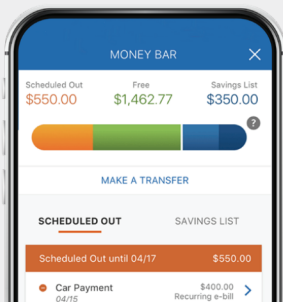
### SPEND WISELY

Plan bills and expenses to see upcoming paydays, payments and a history of posted Spend account transactions on your calendar.



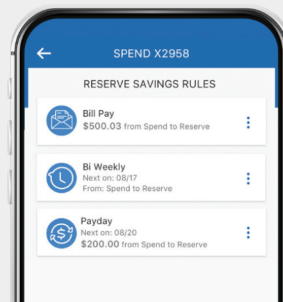
### VISUALIZE YOUR PLANNING WITH THE DIGITAL MONEY BAR<sup>®</sup>

Virtual Wallet<sup>®</sup> includes a full range of digital and mobile tools to help you make better financial decisions.



### GROW YOUR SAVINGS<sup>†</sup>

Pay yourself first through automatic transfers to your Growth account, easily track spending and savings through the Virtual Wallet Spending Zone, and help build your savings with the ability to earn a higher relationship rate when certain qualifications are met.<sup>6</sup>



<sup>†</sup>Certain tools available only if you have the Reserve and Growth.

# VIRTUAL WALLET CHECKING, SAVINGS AND THE TOOLS TO MAKE THE MOST OF BOTH!

Choose the Virtual Wallet option that works for you.† 

	VIRTUAL WALLET® WITH PERFORMANCE SELECT	VIRTUAL WALLET® WITH PERFORMANCE SPEND	VIRTUAL WALLET®
No monthly service charge if you meet any one of the following:	<ul style="list-style-type: none"> <li>• \$5,000 or more in total qualifying monthly direct deposits<sup>7</sup> to Spend</li> <li>• OR \$5,000 or more average monthly balance in Spend + Reserve<sup>1</sup> and/or up to six additional linked PNC consumer checking accounts<sup>8</sup></li> <li>• OR \$25,000 combined average monthly balance in PNC consumer deposits and/or investments<sup>8</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000 or more in total qualifying monthly direct deposits<sup>7</sup> to Spend (\$2,000 for most PNC customers)</li> <li>• OR \$2,000 or more average monthly balance in Spend + Reserve<sup>1,8</sup></li> <li>• OR \$10,000 combined average monthly balance in linked PNC consumer deposits<sup>8</sup></li> </ul>	<ul style="list-style-type: none"> <li>• \$500 or more in total qualifying monthly direct deposits<sup>7</sup> to Spend</li> <li>• OR \$500 or more average monthly balance in Spend + Reserve<sup>1</sup></li> <li>• OR account holder is age 62 or over</li> </ul>
Monthly service charge	\$25	\$15	\$7
OTHER ACCOUNT FEATURES AND FEES			
As a PNC customer, you can access your money fee-free at approximately 60,000 ATMs across the country, as listed on your ATM locator <sup>9</sup>	No charge	No charge	No charge
PNC fees charged for using non-PNC ATMs <sup>10</sup>	No charge	First 2 reimbursed	
Fees charged by other financial institutions for using their non-PNC ATMs <sup>10</sup>	Up to \$10 reimbursed	Up to \$5 reimbursed	
Affinity Visa® Debit Cards	No charge	No charge	No charge
Check writing	No charge	No charge	No charge
ONLINE MONEY MANAGEMENT TOOLS			
Online banking and bill pay <sup>11</sup>	No charge	No charge	No charge
Online statements <sup>12</sup>	No charge: required	No charge: required	No charge: required
Mobile banking <sup>2</sup>	No charge	No charge	No charge
REWARDS AND RELATIONSHIP BENEFITS			
Earn cash or points with PNC Purchase Payback® <sup>13</sup>	✓	✓	✓
Ability to earn higher relationship rates on Growth account <sup>1,6</sup>	✓	✓	✓
ADDITIONAL FEATURES			
Stop payment orders	No charge	\$33	\$33
Discount on check orders	No charge for PNC exclusive or \$10 discount on select designs	\$5 discount on select designs	
Cashier's checks	No charge	\$5 each	\$10 each
Additional checking, money market or savings accounts	Monthly service charges waived on up to six additional checking, savings or money market accounts <sup>8</sup>	Integrated Reserve and Growth accounts <sup>1</sup>	
Domestic wire transfers	No charge	\$15 incoming/\$30 outgoing	\$15 incoming/\$30 outgoing
International wire transfers	\$15 incoming/\$45 outgoing	\$15 incoming/\$45 outgoing	\$15 incoming/\$45 outgoing

\*Products and offers are not available in all areas. Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offer(s) are available in the following states: AL, AZ, CA, CO, DE, FL, GA, IL, IN, KY, MD, MI, NC, NJ, NM, NY, OH, PA, SC, TX, VA, WI, WV, and Washington DC. Virtual Wallet with Performance Select and Virtual Wallet with Performance Spend are offered in the state of MO with the exception of the Crossroads Solution Center in Kansas City. Offer is contingent on product availability and may vary based on your address and where and how you open your account. Talk to your PNC Banker for details.

We can help strengthen your financial wellness throughout your financial journey. And when you qualify for a PNC WorkPlace Banking Virtual Wallet product, you may also have access to certain benefits and rewards.

LEARN MORE ABOUT  
VIRTUAL WALLET.

Scan the QR code  
to watch a video.



## ✓ ENJOY EVEN MORE BENEFITS WITH PNC WORKPLACE BANKING®



### YOU MAY EARN \$300 WHEN YOU FUND A PNC MORTGAGE\*

and open a qualifying PNC WorkPlace Banking checking account.<sup>14</sup>



### HELP FINDING THE RIGHT PNC SERVICES FOR YOU

If you are interested in a financial wellness review, have questions about retirement or have lending needs, our team can connect you with the right PNC specialist, at the right time in life.



### FREE FINANCIAL WELLNESS SEMINARS AND 1:1 APPOINTMENTS

Get the tools and insights that help you make smart money decisions at every stage of your financial journey. Visit [pnc.com/workplacewellness](https://pnc.com/workplacewellness) for a preview.

\*PNC WorkPlace Banking credit card and mortgage cash offers are not available to customers holding the standard Virtual Wallet product.

CONTACT YOUR PNC WORKPLACE BANKING CONSULTANT WITH ANY QUESTIONS  
OR TO APPLY FOR AN ACCOUNT TODAY.



Luis Peralta | [luis.peralta@pnc.com](mailto:luis.peralta@pnc.com) | 216-222-5589

<sup>1</sup> The Reserve and Growth accounts are available only when opening a Virtual Wallet product with Spend, Reserve and Growth.

<sup>2</sup> 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.

<sup>3</sup> In order to avoid overdraft fees, you must bring the available balance in your account to at least \$0 before your Extra Time expires. If you make a deposit, the time it takes for your deposit to be reflected in your available balance and for those funds to become available to you will vary based on the deposit type and time. Depending on your deposit type or your deposit time, your deposit may not be available before your Extra Time period expires, and you may incur overdraft fees. See your Funds Availability policy for more information. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

CONTINUED ON NEXT PAGE 

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**4** Debit card transactions do not qualify for Payment Control. When you choose to return an item that has been presented to PNC for payment, we will return the item to the payee's bank for insufficient funds, and the payee will not receive payment from PNC. You may still have an obligation to pay the payee for goods, services or other products. PNC is not responsible for satisfying any obligations between you and the payee or any other party with respect to an item you decide to return. Before choosing to return an item, you should consider rules the payee may have or actions the payee may take on late/returned payments. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

**5** PNC Alerts are free to customers. 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.

**6** If you make at least five qualifying purchases in a month with your linked Visa® Debit Card and/or PNC consumer credit card, or set up a qualifying monthly direct deposit of at least \$5,000 for Virtual Wallet with Performance Select, \$2,000 (\$1,000 for PNC WorkPlace Banking® or Military Banking customers) for Virtual Wallet with Performance Spend, or \$500 for Virtual Wallet, you'll earn the corresponding 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.

We will only link accounts at your direction. If you have not directed PNC to link another account to your Virtual Wallet, 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.

**7** 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 Select, Virtual Wallet with Performance Spend or Virtual Wallet. The total amount of all qualifying direct deposits credited to your checking account must be at least \$5,000 for Virtual Wallet with Performance Select, \$2,000 for Virtual Wallet with Performance Spend (\$1,000 for WorkPlace or Military Banking customers) or \$500 for Virtual Wallet. Credit card cash advance transfers, wire transfers, transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying direct deposits.

**8** For PNC Virtual Wallet with Performance Select and PNC Virtual Wallet with Performance Spend, PNC deposit accounts eligible to be linked may include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. For Virtual Wallet with Performance Spend only, any PNC Investment (PNCI) asset where PNCI is the broker-dealer of record is eligible to be included in the combined average monthly balance requirement; assets managed under a fiduciary relationship with PNC Wealth Management are not included. 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. 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.

**9** Visit [pnc.com/locator](https://pnc.com/locator) to find a PNC or PNC Partner ATM near you where PNC customers can access money fee-free.

**10** The fee for qualifying domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed to your Spend account at the end of the statement period in the order the transactions were processed. Virtual Wallet with Performance Select reimburses an unlimited count, Virtual Wallet with Performance Spend reimburses the first four and Virtual Wallet reimburses the first two fees. Fees in excess of this count per statement period will not be reimbursed. 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. Any fee reimbursements occur at the end of the statement period. For additional information, see the Virtual Wallet Features and Fees or Consumer Schedule of Service Charges and Fees.

**11** 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.

**12** A fee may be charged if a paper statement is requested in addition to the online statement for an account.

**13** 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.

**14** To qualify for the \$300 mortgage account reward, at the time of mortgage funding, the PNC WorkPlace Banking customer must have an eligible PNC WorkPlace Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet Checking Pro, Performance Select Checking account or Performance Checking account.

The 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 MORTGAGE WKP MIL" on your monthly checking account statement.

Offer may be extended, modified, or discontinued at any time. The value of the reward may be reported on the appropriate Internal Revenue Service (IRS) forms, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.

PNC Bank, National Association, is the issuer of the PNC Bank credit cards described herein. Bank deposit products and services are provided by PNC Bank, National Association, **Member FDIC**.

Terms and conditions of these offers are subject to change without notice.

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PNC points, PNC Core, and PNC Cash Rewards are registered marks of The PNC Financial Services Group, Inc.

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