You may earn up to $300¹ through June 30, 2021 when you open and use a new, eligible PNC WorkPlace Banking® Virtual Wallet® product in a qualifying location.*

1. CHOOSE YOUR ACCOUNT

Open a New Virtual Wallet® with Performance Select

2. SET UP DIRECT DEPOSIT

Set up a Qualifying Direct Deposit of $5,000
Complete this requirement within 60 days of account opening

3. COLLECT YOUR CASH

Look for your cash reward in your new PNC WorkPlace Banking Virtual Wallet® product
within 60 to 90 days of completing the requirements

*Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offers are available only to those who live in qualifying areas in the following states: AL, DE, FL, GA, IL, IN, KY, MD, MI, MO, NC, NJ, NY, OH, PA, SC, VA, WI, WV and Washington D.C. 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.

SCHEDULE A FINANCIAL WELLNESS CONVERSATION WITH YOUR PNC WORKPLACE BANKING CONSULTANT.

CONTACT ME TODAY

• Seema Jose
• seema.jose@pnc.com
• 216-222-5334

pnc.com/workplace/employee
You may earn a $300 reward if you open a new Virtual Wallet with Performance Select. You may earn a $200 reward if you open a new Virtual Wallet with Performance Spend. You will only be considered for one reward amount, which is based on the product type you open.

To qualify for the reward, the new checking account must be opened with a valid PNC WorkPlace Banking company code between 03/02/2021 and 06/30/2021, and a qualifying Direct Deposit(s) must be received within the first 60 days. Your checking account must remain open in order for you to receive the reward, which will be credited to the eligible account within 60–90 days after all conditions have been met and will be identified as “CREDITS WORKPLACE REWARD” on your monthly statement.

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 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 Select or $1,000 for Virtual Wallet with Performance Spend. 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.

New account will not be eligible for offer if any signer has signing authority on an existing PNC Bank consumer checking account or has closed an account within the past 90 days, or has been paid a 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. For this offer, signing authority will be defined by the customer name(s) and Social Security number(s) registered on the account. Offer may be extended, modified or discontinued at any time 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.

BANKER INSTRUCTIONS: Apply promo code WP221 at account opening.

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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YOU WORK HARD. BANKING SHOULD BE EASY.

VIRTUAL WALLET® IS CHECKING AND SAVINGS TOGETHER

THE OPTION OF THREE ACCOUNTS¹ — Spend, Reserve and Growth¹ — 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!

SPEND WISELY
Plan bills and expenses to see upcoming paydays, payments and a history of posted Spend account transactions on your calendar. As a PNC customer, you can access your money fee-free at nearly 18,000 ATMs across the country, as listed on our ATM locator.²

GROW YOUR SAVINGS¹
Pay yourself first through automatic transfers to your Growth account, easily track spending and savings through the Virtual Wallet Spending Zone, and build your savings through the Growth account higher relationship rate.³

VISUALIZE YOUR PLANNING WITH DIGITAL MONEY BAR®¹
Virtual Wallet® includes a full range of digital and mobile tools to help you make better financial decisions.

<table>
<thead>
<tr>
<th>Scheduled Out</th>
<th>Free</th>
<th>Savings List</th>
</tr>
</thead>
<tbody>
<tr>
<td>$550.00</td>
<td>$1,462.77</td>
<td>$350.00</td>
</tr>
</tbody>
</table>

² Virtual Wallet® includes the Virtual Wallet Spending Zone.
³ Direct deposits required to earn a higher relationship rate on your Growth account.

Available Balance: $5,000.00
Saved toward your goals: $4,290.00
Free to save: $710.00

CREATE GOAL

BEACH!!!

$3,000 of $3,300.00

11/15/2021

Add | Transfer | Edit
Choose the Virtual Wallet option that works for you.*

<table>
<thead>
<tr>
<th>VIRTUAL WALLET® WITH PERFORMANCE SELECT</th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SPEND</th>
<th>VIRTUAL WALLET®</th>
</tr>
</thead>
<tbody>
<tr>
<td>No monthly service charge if you meet any one of the following:</td>
<td>• $5,000 or more in total qualifying monthly direct deposits¹ to Spend or OR $5,000 or more average monthly balance in Spend + Reserve² and/or up to 6 additional linked PNC Bank consumer checking accounts³ or OR $25,000 combined average monthly balance in PNC consumer deposits and/or investments⁴</td>
<td>• $1,000 or more in total qualifying monthly direct deposits⁵ to Spend (≥$2,000 for most PNC customers) or OR $2,000 or more average monthly balance in Spend + Reserve⁶ or OR $10,000 combined average monthly balance in PNC consumer deposits⁷</td>
</tr>
<tr>
<td>Monthly service charge</td>
<td>$25</td>
<td>$15</td>
</tr>
</tbody>
</table>

OTHER ACCOUNT FEATURES AND FEES

<table>
<thead>
<tr>
<th></th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SELECT</th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SPEND</th>
<th>VIRTUAL WALLET®</th>
</tr>
</thead>
<tbody>
<tr>
<td>As a PNC customer, you can access your money fee-free at nearly 18,000 ATMs across the country, as listed on your ATM locator⁸</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>PNC fees charged for using non-PNC ATMs⁹</td>
<td>No charge</td>
<td>First 4 reimbursed</td>
<td>First 2 reimbursed</td>
</tr>
<tr>
<td>Fees charged by other financial institutions for using their non-PNC ATMs¹⁰</td>
<td>Up to $20 reimbursed</td>
<td>Up to $10 reimbursed</td>
<td>Up to $5 reimbursed</td>
</tr>
<tr>
<td>Affinity Visa¹¹ Debit Cards</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Check writing</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
</tbody>
</table>

ONLINE MONEY MANAGEMENT TOOLS

<table>
<thead>
<tr>
<th></th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SELECT</th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SPEND</th>
<th>VIRTUAL WALLET®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online banking and bill pay¹²</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Online statements¹³</td>
<td>No charge: required</td>
<td>No charge: required</td>
<td>No charge: required</td>
</tr>
<tr>
<td>Mobile banking¹⁴</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
</tbody>
</table>

REWARDS AND RELATIONSHIP BENEFITS

<table>
<thead>
<tr>
<th></th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SELECT</th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SPEND</th>
<th>VIRTUAL WALLET®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earn cash or points with PNC Purchase Payback¹⁵¹⁶</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Higher relationship rates on savings accounts¹⁷¹⁸</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

ADDITIONAL FEATURES

<table>
<thead>
<tr>
<th></th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SELECT</th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SPEND</th>
<th>VIRTUAL WALLET®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discount on check orders</td>
<td>No charge for PNC Exclusive or $12 discount on select designs</td>
<td>$8 discount on select designs</td>
<td></td>
</tr>
<tr>
<td>Cashier’s checks</td>
<td>No charge</td>
<td>No charge</td>
<td>$10 each</td>
</tr>
<tr>
<td>Stop payment orders</td>
<td>No charge</td>
<td></td>
<td>$33</td>
</tr>
<tr>
<td>Additional checking, money market or savings accounts¹⁹</td>
<td>Monthly service charges waived on up to 6 additional checking, savings or money market accounts²⁰</td>
<td>Integrated Reserve and Growth accounts</td>
<td></td>
</tr>
<tr>
<td>Domestic wire transfers</td>
<td>No charge</td>
<td>$15 incoming/$30 outgoing</td>
<td>$15 incoming/$30 outgoing</td>
</tr>
<tr>
<td>International wire transfers</td>
<td>$15 incoming/$45 outgoing</td>
<td>$15 incoming/$45 outgoing</td>
<td>$15 incoming/$45 outgoing</td>
</tr>
</tbody>
</table>

*Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offers are available only to those who live in qualifying areas in the following states: AL, DE, FL, GA, IL, IN, KY, MD, MI, MO, NC, NJ, NY, OH, PA, SC, VA, WI, WV and Washington D.C. 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.
PNC WorkPlace Banking® is a bank-at-work program that can help you improve your financial wellness and gives you access to products for every stage of your financial journey. Look for checking and savings, credit cards, mortgage loans and refinancing, and more. With innovative online tools at your fingertips, it’s easier than ever to manage your money — how and when you want. And when you open an eligible PNC WorkPlace Banking Virtual Wallet product, you may also have access to certain benefits and rewards.

**ENJOY EVEN MORE BENEFITS WITH PNC WORKPLACE BANKING.**

- **YOU MAY EARN UP TO $1,000 PER YEAR WHEN YOU REFER YOUR QUALIFIED COWORKERS** through the Refer a Coworker Rewards Program. Introduce your coworkers to the benefits of banking with PNC, and you may earn $100 for each person who opens a new, eligible account and meets the requirements to earn a cash reward, up to $1,000 each calendar year.\(^\text{12}\)

- **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 checking account.\(^\text{13}\)

- **EARN $100 WHEN YOU OPEN A NEW QUALIFYING PNC VISA® CREDIT CARD**
  Open a new qualifying PNC Visa® Credit Card and make at least $1,000 in purchases within the first 90 days following credit card account opening, and $100 will be credited to your qualifying checking account. Choose from PNC Core® Visa®, PNC points® Visa® or PNC Cash Rewards® Visa\(^\text{14}\).

- **HELP FINDING THE RIGHT PNC SERVICES FOR YOU**
  If you are interested in a financial wellness review, have questions about retirement or need a loan, 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 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.**

- **Seema Jose**  |  seema.jose@pnc.com  |  216-222-5334

pnc.com/workplace/employee
1. The Reserve and Growth accounts are available only when opening a Virtual Vault product with Spend, Reserve and Growth.

2. Visit pnc.com/locator to find a PNC or PNC Partner ATM near you where PNC customers can access money fee-free.

3. If you make at least five qualifying purchases in a month with your linked Visa® or MasterCard® credit card, or set up a quarterly qualifying direct deposit of at least $5,000 for Virtual Vault with Performance Select, $2,000 ($1,000 for PNC WorkPlace Banking® or Military Banking customers) for Virtual Vault with Performance Spend, or $500 for Virtual Vault, 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 Vault, the accounts will not be linked and you will not receive a relationship rate, available rewards 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.

4. A qualifying direct deposit is defined as a recurring direct deposit at 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 Vault with Performance Select, Virtual Vault with Performance Spend or Virtual Vault. The total amount of all qualifying direct deposits credited to your checking account must be at least $5,000 for Virtual Vault with Performance Select, $1,000 for Virtual Vault with Performance Spend or $500 for Virtual Vault to waive the monthly fee. 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.

5. For PNC WorkPlace Virtual Banking Select and PNC Virtual WorkPlace Banking Select, PNC credit card deposits eligible to be linked may include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. For Virtual Vault with Performance Spend only, any PNC Investment (PNC) asset where PNC 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 Vault Fine Print. “What You Need to Know,” “Interest Payment and Balance Compensation” 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 cycle.

6. 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 Vault with Performance Select reimburses an unlimited count, Virtual Vault with Performance Spend reimburses the first four and Virtual Vault reimburses the first two fees. Fees in excess of this count per statement period will not be reimbursed.

7. 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 Vault Features and Fees or Consumer Schedule of Service Charges and Fees.

8. 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 banking services are subject to and conditioned upon adherence to the terms and conditions of the PNC Online Banking Service Agreement.

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

10. 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 use or text messaging charges that may apply.

11. 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.

12. 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 “Referree”): 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 24 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 Referree must be employed by a company that participates in the PNC WorkPlace Banking program.

13. $100 cash will be awarded to your account within 60 to 90 days after the monetary reward is issued to the coworker and will be identified as “CREDITS WORKPLACE REFER.” 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. PNC WorkPlace Banking customers may visit pnc.com/referralrepresentative to create referrals.

14. For qualification and application, please refer to the terms and conditions. For more details, please visit 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/Solution Center or through a PNC WorkPlace Banking consultant.

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.