



Make the  
**Most** of Your  
College Life

And Your  
Money

# PNC Bank

## Loyola University of Maryland



### PNC Simple Checking

Easy banking for student life



### Convenient Branch near Campus

Located at 5119 Roland Park Ave., Baltimore Maryland for all of your banking needs



### PNC ATMs

1 PNC ATM on campus, plus nearly 60,000 nationwide, where PNC cardholders can access their money fee free — find the one nearest to you at [pnc.com/locator](https://pnc.com/locator)







Visit [pnc.com/studentbanking](https://pnc.com/studentbanking) and select your school from the drop-down to learn more about the benefits PNC provides at your university



[pnc.com/loyolamd](https://pnc.com/loyolamd)

# A Checking Account **that Fits** a Student's Life

PNC Bank offers Simple Checking with convenient features that are designed for everyday life.

-  **No monthly service charge under the age of 25<sup>1</sup>**  
After age 25, the \$5 monthly service charge can be avoided with a qualifying direct deposit (in any amount) posted to your PNC Simple Checking account.
-  **Option to add a Standard Savings with no monthly service charge under age 25<sup>1</sup>**  
After age 25, the \$5 monthly service charge can be avoided with an average monthly balance of \$300 or one \$25 automatic monthly transfer from your PNC checking account.
-  **No overdraft fees**  
This account has guardrails to help prevent overspending. In the event you overdraft, you will not be charged a fee.
-  **Custom debit card**  
Get the essentials of a debit card with a personalized design that reps your team or school.



# Digital Tools

Do your banking how and when you want to.



## ZELLE®

With Zelle® in the PNC mobile app<sup>2</sup>, you can easily send and receive money with people you know and trust.<sup>3</sup>



## Mobile deposit

With the PNC Mobile app, you can use your smartphone camera to deposit checks into your PNC account.<sup>2</sup>



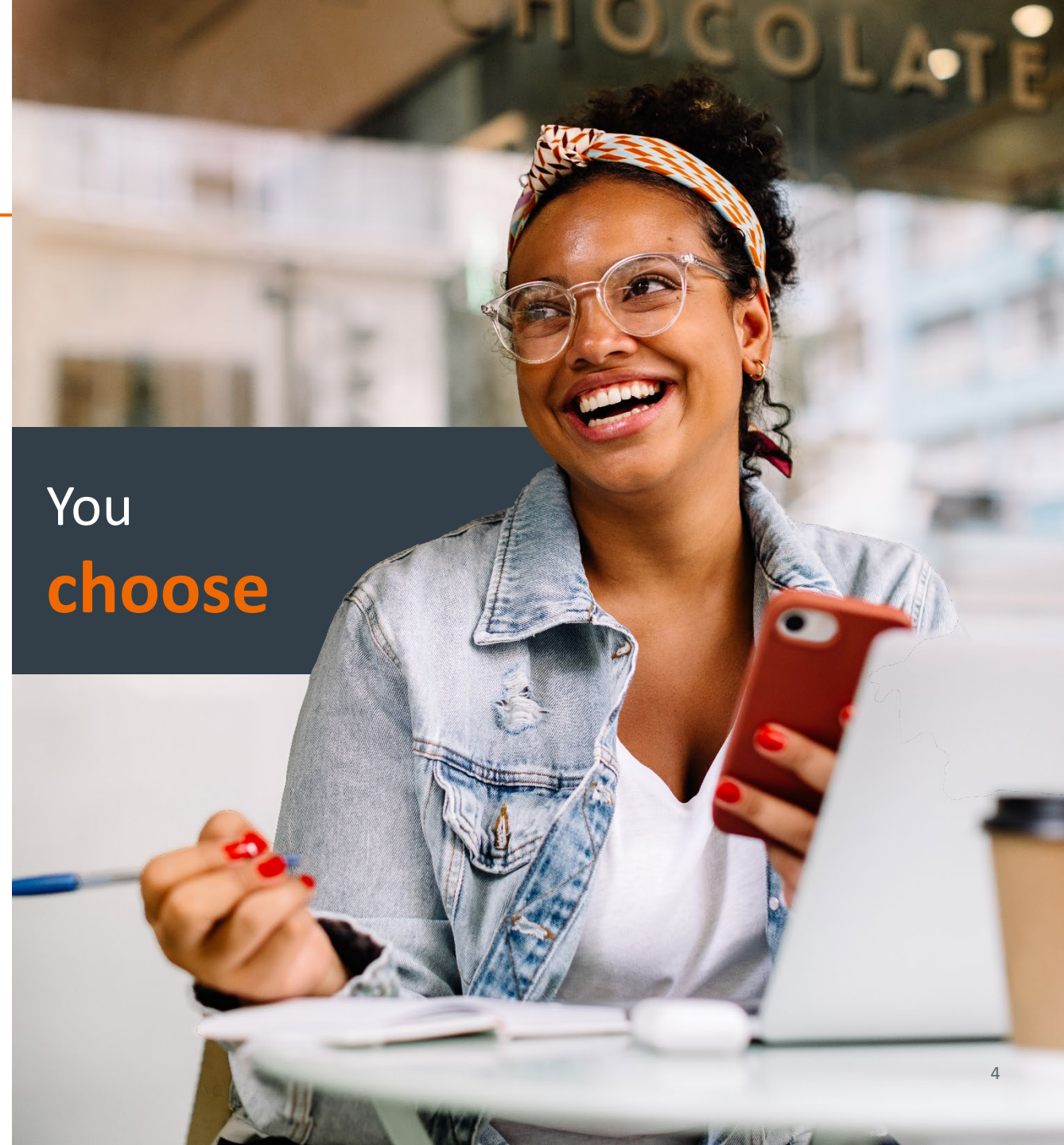
## Email and text alerts

Enroll to get notified of important account activity. Notices can even include joint account owners if the balances are low.<sup>4</sup>



## Easy payments

Add your eligible PNC VISA® card to a digital wallet to shop in-store, in-app or online with your mobile or wearable device.



You  
**choose**

# Financial Education

PNC is committed to providing financial wellness to your campus community. Whether you're a first-year student or a graduate/professional, we have tools and resources to help guide you throughout your financial journey.



Financial webinars



Educational articles



Calculators to help budget, plan, and save money



And more!



[PNC.COM/  
MYFINANCE  
ACADEMY](https://www.pnc.com/myfinanceacademy)





# Ready for the Next Step?

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- Find us during orientation
- Visit your local branch
- Get started online at [pnc.com/loyolamd](https://pnc.com/loyolamd)



Carrier fees for data usage may apply..

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# We're Committed to College

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1. The 25-age waiver and/or 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.

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.

3. Zelle® should only be used to send or receive money with people you know and trust. Before using Zelle® to send money, you should confirm the recipient's email address or U.S. mobile phone number. Neither PNC nor Zelle® offers purchase protection for payments made with Zelle® – for example, if you do not receive the item you paid for, or the item is not as described or as you expected. To send or receive money with Zelle®, both parties must have an eligible checking or savings account at a participating financial institution in the U.S. Transactions typically occur in minutes between enrolled users. If the recipient has not enrolled, the payment will expire after 14 calendar days. See the PNC Zelle Terms of Use for additional terms and conditions. Use of Zelle® is subject to and conditional upon adherence to the terms and conditions of the PNC Zelle® Terms of Use.

4. 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.

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