You may earn up to $300¹ through September 30, 2021 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 $300¹ if you
OPEN A NEW VIRTUAL WALLET® WITH PERFORMANCE SELECT
SET UP A QUALIFYING DIRECT DEPOSIT OF $5,000
Complete this requirement within 60 days of account opening

OR

EARN $200¹ if you
OPEN A NEW VIRTUAL WALLET® WITH PERFORMANCE SPEND
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 offers are available only to those who live in qualifying areas in the following states: AL, AZ, CA, CO, DE, FL, GA, IL, IN, KY, MD, MI, MO, NC, NJ, NM, NY, OH, PA, SC, TX, VA, WI, WV and Washington DC. Offer is contingent on product availability and may vary based on where and how you open your account and your address. Talk to your PNC Banker for details.

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

CONTACT ME TODAY

- Teresa Hoffer
- teresa.hoffer@pnc.com
- 216-222-5617

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. Changing your product type after opening an account could result in your account being reviewed and paid a different reward amount. Changing your product type after opening an account could result in your account being reviewed and paid a different reward amount. You will only be considered for one reward amount, which is based on the product type that you have open at the time that your account is reviewed for meeting offer stipulations.

To qualify for the reward, the new checking account must be opened with a valid PNC WorkPlace Banking company code between 07/01/2021 and 09/30/2021, 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 WP321 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 TOGETHER¹

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

PNC WORKPLACE BANKING®
EASE AND CONVENIENCE
SPECIAL REWARDS
FINANCIAL WELLNESS
1-TO-1 GUIDANCE

GOAL: Make your money work for you

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>

pnc.com/workplace/employee
**VIRTUAL WALLET CHECKING, SAVINGS AND THE TOOLS TO MAKE THE MOST OF BOTH**

Choose the Virtual Wallet option that works for you.*

<table>
<thead>
<tr>
<th>No monthly service charge if you meet any one of the following:</th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SELECT</th>
<th>VIRTUAL WALLET® WITH PERFORMANCE SPEND</th>
<th>VIRTUAL WALLET®</th>
</tr>
</thead>
<tbody>
<tr>
<td>* $5,000 or more in total qualifying monthly direct deposits² to Spend</td>
<td>* $1,000 or more in total qualifying monthly direct deposits² to Spend ($2,000 for most PNC customers)</td>
<td>* $500 or more in total qualifying monthly direct deposits² to Spend</td>
<td></td>
</tr>
<tr>
<td>OR $5,000 or more average monthly balance in Spend + Reserve³ and/or up to 6 additional linked PNC Bank consumer checking accounts⁵</td>
<td>OR $2,000 or more average monthly balance in Spend + Reserve¹⁵</td>
<td>OR $500 or more average monthly balance in Spend + Reserve³</td>
<td></td>
</tr>
<tr>
<td>OR $25,000 combined average monthly balance in PNC consumer deposits and/or investments⁶</td>
<td>OR $10,000 combined average monthly balance in PNC consumer deposits⁵</td>
<td>OR account holder is age 62 or over</td>
<td></td>
</tr>
</tbody>
</table>

| Monthly service charge | $25 | $15 | $7 |

**OTHER ACCOUNT FEATURES AND FEES**

| As a PNC customer, you can access your money fee-free at nearly 18,000 ATMs across the country, as listed on your ATM locator⁶ | No charge | No charge | No charge |
| PNC fees charged for using non-PNC ATMs⁶ | No charge | First 4 reimbursed | First 2 reimbursed |
| Fees charged by other financial institutions for using their non-PNC ATMs⁷ | Up to $20 reimbursed | 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 pay⁸ | No charge | No charge | No charge |
| Online statements⁹ | No charge: required | No charge: required | No charge: required |
| Mobile banking¹⁰ | No charge | No charge | No charge |

**REWARDS AND RELATIONSHIP BENEFITS**

| Earn cash or points with PNC Purchase Payback⁸¹¹ | ✓ | ✓ | ✓ |
| Higher relationship rates on savings accounts¹³ | ✓ | ✓ | ✓ |

**ADDITIONAL FEATURES**

| Discount on check orders | No charge for PNC Exclusive or $12 discount on select designs | $8 discount on select designs | |
| Cashier’s checks | No charge | No charge | $10 each |
| Stop payment orders | No charge | No charge | $33 |
| Additional checking, money market or savings accounts¹ | Monthly service charges waived on up to 6 additional checking, savings or money market accounts⁵ | Integrated Reserve and Growth accounts | |
| 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 offers are available only to those who live in qualifying areas in the following states: AL, AZ, CA, CO, DE, FL, GA, IL, IN, KY, MD, MI, MO, NC, NJ, NM, NY, OH, PA, SC, TX, VA, WI, WV and Washington DC. Offer is contingent on product availability and may vary based on where and how you open your account and your address. 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.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.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®.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.

Teresa Hoffer  |  teresa.hoffer@pnc.com  |  216-222-5617

pnc.com/workplace/employee
1. Obtaining a PNC Bank credit card account is subject to credit approval. To qualify for the $100 credit card account cash award, when applying for a new credit card, 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, open a new PNC Core, PNC points or PNC Cash Rewards credit card, and make at least $1,000 in purchases within the first three billing cycles following credit card account opening. The $100 cash award will be in the form of a credit to the eligible checking account within 90 days following the purchase that enabled you to meet the $1,000 minimum requirement. The $100 cash award will be identified as “CREDITS WORKPLACE CRCARD” on your monthly checking account statement. Your PNC WorkPlace Banking checking account must remain open in order for you to receive the $100 cash award. The $100 cash award is not available to PNC WorkPlace Banking customers who have already opened a PNC Core, PNC points or PNC Cash Rewards credit card and were credited the $100 cash award to an eligible checking account within the last 24 months.

2. The $100 cash award will be in the form of a credit to the eligible checking account within 90 days following the purchase that enabled you to meet the $1,000 minimum requirement. The $100 cash award may be subject to tax reporting. Limit one mortgage premium per PNC WorkPlace Banking checking account. Multiple mortgage accounts are opened with the same signer (or signers), only one account will be eligible for the cash award. The $100 cash award will be identified as “CREDITS WORKPLACE MORTG” on your monthly checking account statement. $300 reward may be subject to tax reporting. 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 WORKPLACE MORTG” on your monthly checking account statement. $300 reward may be subject to tax reporting.

3. For details on reward programs, please refer to the applicable reward terms and conditions, which are available at pnc.com/creditcards. For more information, see the Virtual Wallet Features and Fees or Consumer Schedule of Service Charges and Fees.

4. 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. Additional limitations are subject to the terms and conditions of the PNC Online Banking Service Agreement.

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

6. As used in this offer, the term “purchases” has the same meaning as “qualifying purchase” in the PNC points Program reward terms and conditions, as “purchase” in the PNC Cash Rewards Program reward terms and conditions, or as “purchase” under the account terms for PNC Core. That means, in general, as used in this offer, “purchases” does not mean all transactions you may make with your credit card account. Some limited transactions, such as cash advance transactions (including the purchase of cash equivalent products) and balance transfers, are excluded. Also, fees and interest even if included in the purchase balance on your account, never earn rewards and are not treated as purchases for purposes of qualifying for the cash award offer. For details about excluded transactions, please see the complete reward program terms and conditions available on pnc.com/creditcards.

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.