

TOMAS

Senior Partner

GENUINE,
SUPPORTIVE,
LOVES BEING A
MENTOR.

GOAL: Retire whenever
he chooses



YOU WORK HARD.
BANKING SHOULD
BE EASY.

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

CONTINUED>>

pnc.com/workplace/employee

 PNC | WorkPlace Banking®



1 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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WKP PDF 1120-083-1742903

YOU WORK HARD.
BANKING SHOULD
BE EASY.

**PNC WORKPLACE
BANKING®**

EASE AND CONVENIENCE
SPECIAL REWARDS
FINANCIAL WELLNESS
1-TO-1 GUIDANCE

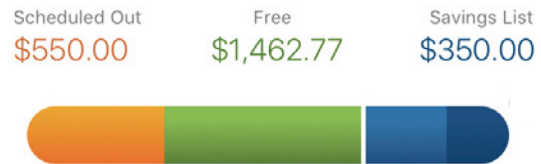
GOAL: Make your money
work for you

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!

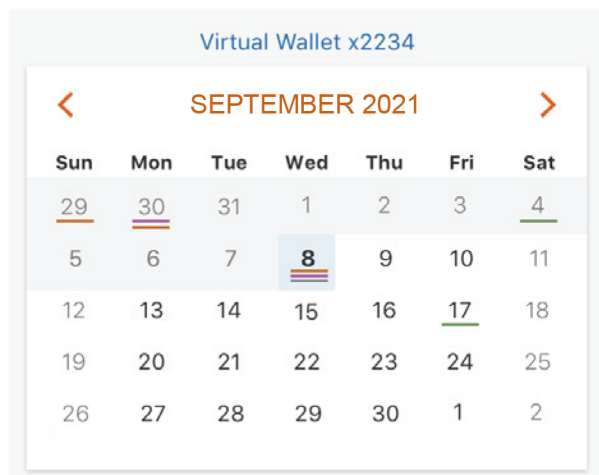
VISUALIZE YOUR PLANNING WITH DIGITAL MONEY BAR®¹

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



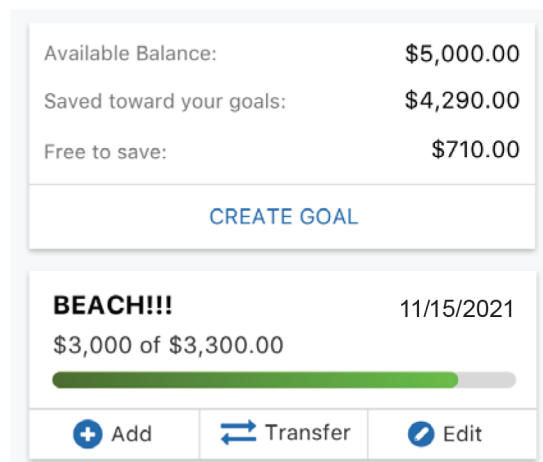
SPEND WISELY

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



VIRTUAL WALLET CHECKING, SAVINGS AND THE TOOLS TO MAKE THE MOST OF BOTH¹.

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:

- \$5,000 or more in total qualifying monthly direct deposits⁴ to Spend
- OR \$5,000 or more average monthly balance in Spend + Reserve¹ and/or up to 6 additional linked PNC Bank consumer checking accounts⁵
- OR \$25,000 combined average monthly balance in PNC consumer deposits and/or investments⁵

- \$1,000 or more in total qualifying monthly direct deposits⁴ to Spend (\$2,000 for most PNC customers)
- OR \$2,000 or more average monthly balance in Spend + Reserve^{1,5}
- OR \$10,000 combined average monthly balance in PNC consumer deposits⁵

- \$500 or more in total qualifying monthly direct deposits⁴ to Spend
- OR \$500 or more average monthly balance in Spend + Reserve¹
- OR account holder is age 62 or over

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 locator²

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 Payback^{®11}

✓

✓

✓

Higher relationship rates on savings accounts^{1,3}

✓

✓

✓

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

\$33

\$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

 **PNC** | WorkPlace Banking®

1 The Reserve and Growth accounts are available only when opening a Virtual Wallet 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® 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.

4 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, \$1,000 for Virtual Wallet with Performance Spend or \$500 for Virtual Wallet 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 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.

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 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.

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 Wallet 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 online banking services are subject to and conditional 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 usage 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 "Referee"): 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 Referee must be employed by a company that participates in the PNC WorkPlace Banking program.

\$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/referacoworker to create referrals.

13 To qualify for the \$300 mortgage account reward, at the time of mortgage application 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, and must establish a qualifying, automatic mortgage payment that must occur within 180 days following the mortgage application. A qualifying, automatic mortgage payment is defined as a recurring PNC Mortgage loan payment electronically deducted from an eligible PNC WorkPlace Banking account. This includes recurring payments set up via Online Bill Pay. Mortgage payments initiated from a PNC checking account via online transfers do not qualify as automatic payments.

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.

Limit one mortgage premium per PNC WorkPlace Banking checking account. If multiple mortgage accounts are opened with the same signer (or signers), only one account will be eligible for the cash offer. For this offer, signing authority will be defined by the customer name(s) and Social Security number(s) registered on the account.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). All loans are provided by PNC Bank, National Association, a subsidiary of PNC, and are subject to credit approval and property appraisal. Terms and conditions of this offer are subject to change without notice.

14 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 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.

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 may be subject to tax reporting. Limit one \$100 cash award per PNC WorkPlace Banking eligible checking account in a 24-month period. The 24-month period begins on the date the most recent \$100 credit card cash award was credited to the eligible checking account.

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 that, 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.

For details on reward programs, please refer to the applicable reward terms and conditions, which are available at 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.

