# Consumer Schedule of Service Charges and Fees
# PNC Simple Checking

**Effective November 16, 2025**

All Markets. All prices are subject to change. Products, services and prices may vary by market.

## Account Opening and Usage

**Minimum Deposit to Open** ..... **$25.00**

*The minimum deposit to open is $0 if the account is opened online.*

**Monthly Service Charge** ..... **$5.00**

**No Monthly Service Charge** if you meet any one of the following:

- Account holder is a PNC Employee[1]
- Account holder is age 62 or over[2]
- Account Holder is under age 25[2]
- A qualifying direct deposit to your account during the statement period[3]

## Debit Card and ATM Transactions

**PNC Bank Visa® Debit and Banking Card Fees**

**PNC Bank Visa Debit Card** ..... No charge

***You may link your PNC Simple Checking account to a University ID (if available).***

**Affinity Visa Debit Cards** ..... No charge

**PNC Heart Design Visa Debit Card** ..... **$5.00** per year

*The $5 annual fee for every Heart Design Visa Debit Card is donated to the American Red Cross. The American Red Cross name is a registered trademark owned by the American National Red Cross and is used with its permission.*

**PNC Banking Card** ..... No charge

**Card Replacement** ..... No charge

**Expedited Card Delivery** ..... **$25.00** each

**PNC Bank ATM Transaction Fees**

*Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits.*

**At PNC Bank ATMs** ..... No charge

**At non-PNC Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands**[4] ..... **$3.00** each

**At non-PNC Bank ATMs in all other countries**[4] ..... **$5.00** each

**Other Financial Institutions' ATM Surcharge Fees**[4] ..... Not reimbursed

**Debit Card Cash Advance Fee**

**At other financial institutions that accept Visa** ..... **$5.00** each

**International Purchases and Cash Advances Fee** ..... **3%** of the transaction amount

## Overdraft Services

**Overdraft Item and Returned Item Fee** ..... **$0.00** per item

*An **Overdraft Item** fee is charged when the item is paid. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.*

*A **Returned Item** (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.*

**Overdraft Protection Transfer Fee**[5] ..... No charge

*Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft*

## Online Banking and PNC Voice Banking℠

**Automated Transfers** ..... No charge

**Online Bill Pay**[6] ..... No charge

**Online Banking and Bill Pay through Quicken®**[6] ..... No charge

## Statement Options

**Online Banking Statement Only** ..... No charge

*Requires Online Banking enrollment by accepting the online terms and conditions*

**Paper Statement Only** ..... **$2.00** per statement period

*Customer is not enrolled in Online Banking and receives a Paper Statement*
*Canceled checks and check images are not returned with the statement. No charge if account holder is age 62 or over.*

**Dual Statement Delivery of both Online Banking and Paper Statements** ..... **$2.00** per statement period

*Customer is enrolled in Online Banking and receives both an Online Banking Statement and a Paper Statement*
*Canceled checks and check images are not returned with the statement.*

**Paper Statement with Check Images** ..... **$3.00** per statement period

*Paper statement with check images (front side only). If there are no check images in the statement period, there will be a $2.00 Paper Statement fee charged that statement period.*

PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-888-PNC-BANK (1-888-762-2265).

## Wire and Money Transfers

**Domestic Wires**

**Incoming** ..... **$15.00** each
**Agent-Assisted Outgoing** ..... **$30.00** each
**Self-Service Outgoing** ..... **$25.00** each

**International Wires**

**Incoming** ..... **$15.00** each
**Agent-Assisted Outgoing** ..... **$50.00** each
**Self-Service Outgoing – Sent in US Dollars (USD)** ..... **$40.00** each
**Self-Service Outgoing – Sent in Foreign Currency (FX)** ..... **$5.00** each

**Agent Assisted International Money Transfer** ..... **$10.00** each
**Self-Service International Money Transfer** ..... **$5.00** each

*International Money Transfer is available on certain transactions based on the destination country, enrolled beneficiary bank, and transaction amount. If International Money Transfer is not available, International Wire fees apply.*

## Other Account Charges and Services

**Checks and Supplies** ..... Pricing varies
**Counter Checks** ..... **$1.50** each

*Blank checks available at any PNC branch*

**Legal Process Fee** ..... **Up to $100.00** each

*Fee applies to each legal order received that requires PNC to take action related to the funds in the account. PNC's actual attorney fees and court costs, when applicable, may be assessed in addition to the Legal Process Fee.*

**Non-Client Check Cashing Fee**

*This fee will be charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.*

For check amounts of $25 or less ..... No charge
For check amounts of $25.01 - $100 ..... **$2.00** each
For check amounts greater than $100 ..... **2.50%** of the check amount

**PNC Express Funds** ..... **2.50%** of the check amount over $100
**$2.00** fee for each check amount from $25 to $100

*PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, a PNC ATM, or Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Consumer Funds Availability Policy.) PNC Express Funds is not available for check amounts less than $25.*

**Return of Deposited or Cashed Item** ..... No charge

**Redeposit of Returned Deposited or Cashed Item** ..... No charge

**Stop Payment** ..... **$33.00** each

*Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card*

## Images and Photocopy Requests

**Self-service Requests through Online Banking** ..... No charge

*View, print and save digital images of checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists (a list of all items within a deposit) available in your Online Account Activity and for checks available within the Activity Detail with Online Statements*

**Self-service Requests through Online Banking for Items**

**within Deposit Ticket Detail List** ..... No charge

**Statement Requests**

**Self-service Requests of Online Statements through Online Banking** ..... No charge

**Staff-Assisted Statement Requests** ..... No charge

*Includes online requests to mail or fax statement copies*

## Additional Services Available to PNC Simple Checking Customers

### Cash Alternatives

**Cashier's Checks** ..... No charge

### International Services*

**Foreign Currency Exchange Rate** ..... Dependent upon current PNC applicable exchange rate

**Foreign Check Deposit Exchange Rate** ..... Dependent upon current PNC check buy rate; returns will be processed using current PNC check sell rate

**Collections** ($100 USD minimum collection amount) ..... **$25.00** per item

* *Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.*

### Safe Deposit Box

**Annual Rental Fee** ..... Pricing varies by size and location

**Automatic Deduction of Rental Fee** ..... **$5.00** discount off annual rental fee

*Applied when annual rental fee is automatically deducted from your checking or savings account. Discount is applied in addition to any other discount.*

**Late Payment Fee** ..... **$10.00**

*Fee if payment is 30 days past due*

**Servicing Fees**

**Inventory by bank personnel** ..... **$40.00** per hour

*Minimum 1 hour charge*

**Replacement Keys** (per set) ..... **$15.00** plus tax

**Lock Replacement** ..... **$15.00**

*Cost of replacement keys are added*

**FOOTNOTES:**

1 *The employee monthly service charge waiver is only available during the time you are employed at PNC. When your PNC employment ends, you will need to meet other conditions applicable at that time, if there are any, in order to have your monthly service charge waived. Contractors, inactive employees receiving a W2, or PNC employees whose residence or primary workplace is outside of the United States of America are not eligible for the employee monthly service charge waiver. For customers who become PNC employees after their account is opened, it may take up to one additional statement period for your new employee monthly service charge waiver to take effect.*

2 *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.*

3 *Qualifying direct deposit is defined as a recurring Direct Deposit of a paycheck, pension, Social Security, or other regular income electronically deposited by an employer or an outside agency. Credit card cash advance transfers, wire transfers, person-to-person transfers, transfers from one account to another, or deposits made at a branch, ATM, mobile device, or through the mail do not qualify as qualifying direct deposits.*

4 *PNC Bank charges may apply for use of another financial institution's or ATM operator's ATMs. Additionally, other financial institutions and/or ATM operators may charge for using their ATMs.*

5 *Some accounts may not be eligible to be linked as overdraft protection based on titling structure, product type or other constraints. Transfers from a PNC checking, savings or money market are in the exact amount of the overdraft. Transfers from a line of credit or credit card are a minimum of $50.00, rounded upward to the next whole dollar. Transfers from a credit card are subject to the cash advance limits and may be charged a cash advance fee on the credit card. Overdraft Protection via a line of credit or credit card is subject to applicable Account Agreements and/or Disclosure Statements.*

6 *There may be fees for certain optional services available through PNC Online Banking and Bill Pay.*

Quicken is a registered trademark of Intuit® Inc.
Visa is a registered trademark of Visa International Service Association and used under license.
PNC Voice Banking is a service mark of The PNC Financial Services Group, Inc.

©2025 The PNC Financial Services Group, Inc. All rights reserved.
PNC Bank, National Association. **Member FDIC**