

EveryDay Checking Account Fees and Terms

Account Opening and Usage	Minimum deposit to open.....	\$0.00	
	Monthly service fee	\$0.00	
	Dividends	Yes	
	Bill Pay service fee.....	\$0.00	
	ATM fee	\$0.00	
	CO-OP Network® ATM fee	\$0.00	
	PLUS® System ATM fee (overseas included).....	\$1.00	
	Non-sufficient funds (NSF) fee	\$29.00	Per item
	Returned check fee (deposited or cashed).....	\$15.00	Per item
	Dormant checking account fee.....	\$3.00	Assessed after 365 days of inactivity on accounts with a combined checking and savings balance of less than \$50.00 and no other products during that time.
Stop-payment fee.....	\$20.00	If stopping a series of checks, the fee is \$25.00.	

Overdraft Options	Credit Union offers Checking Protection options in order to authorize overdraft transactions and avoid NSF fees.		
	No overdraft service	\$0.00	If you choose not to opt in to any kind of overdraft service, ATM and point-of-sale (POS) debit card transactions that would cause an overdraft will be declined at no cost to you.
	Overdraft transfer fee from savings	\$0.00	In combination with other transfers, limited to six per month
	Checking Line of Credit (CLOC) transfer fee.....	\$0.00	Payment of a check that exceeds your approved credit limit is \$10.00, and the return loan payment fee is \$29.00.
	Optional Overdraft Protection Service (OOPS)	\$20.00	Total overdrafts cannot exceed \$500, including fees.
	Maximum number of overdraft fees per day.....	3	You will not be charged a fee on transactions of \$5.00 or less.
Minimum overdrawn balance required to trigger a fee.....	\$15.00		
Extended overdraft fee	\$0.00		

Processing Policies	Credit Union posts items presented on your account in the following order:		
	<ol style="list-style-type: none"> 1. All Credits 2. ATM Debits (from smallest to largest) 3. POS Debits (from smallest to largest) 4. ACH Debits (from smallest to largest) 5. Checks¹ (from smallest to largest) 		
	Funds deposited to your account are generally available for withdrawal:		
	Cash Deposit With Teller.....	same business day	
	Cash Deposit With ATM.....	next business day ²	
	Check Deposit With Teller.....	next business day ³	
	Check Deposit With ATM.....	next business day ²	
	Direct Deposit.....	same business day ⁴	
	Wire Transfer Deposit	same business day	
	Scan/Mobile Deposits.....	next business day ⁵	
¹ Subject to Funds Availability Policy .			
² The first \$200 will be available immediately. Any remaining funds will be available the second business day after the date of deposit. Deposits at nonproprietary ATMs (ATMs we do not own or operate) are not available until the fifth business day after the date of deposit.			
³ The first \$200 of a deposit of checks will be available on or before the first business day after we receive your deposit. The remaining amount will be available for withdrawal the second business day following the date of deposit.			
⁴ Direct Deposit is available the same business day, but at midnight.			
⁵ Deposits that exceed \$1,000 will have a portion of the deposit delayed up to two business days, and in some cases, longer. Up to \$200 of the check will be available for cash withdrawal by the next business day.			

Dispute Resolution	If you have a dispute regarding your account or the service you have received, please contact us.
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Flagship Checking Account Fees and Terms

Account Opening and Usage	Minimum deposit to open.....	\$0.00	
	Monthly service fee	\$10.00	Monthly service fee is waived with average daily balance of \$1,500 or more.
	Dividends	Yes	
	Bill Pay service fee.....	\$0.00	
	ATM fee	\$0.00	
	CO-OP Network® ATM fee	\$0.00	
	PLUS® System ATM fee (overseas included).....	\$1.00	The owner of a non-Credit Union ATM may charge a fee. Up to \$10.00 in ATM fee rebates per statement period. Direct Deposit required.
	Non-sufficient funds (NSF) fee	\$29.00	Per item
	Returned check fee (deposited or cashed).....	\$15.00	Per item
	Dormant checking account fee.....	\$3.00	Assessed after 365 days of inactivity on accounts with a combined checking and savings balance of less than \$50.00 and no other products during that time.
Stop-payment fee.....	\$20.00	If stopping a series of checks, the fee is \$25.00.	

Overdraft Options	Credit Union offers Checking Protection options in order to authorize overdraft transactions and avoid NSF fees.		
	No overdraft service	\$0.00	If you choose not to opt in to any kind of overdraft service, ATM and point-of-sale (POS) debit card transactions that would cause an overdraft will be declined at no cost to you.
	Overdraft transfer fee from savings	\$0.00	In combination with other transfers, limited to six per month
	Checking Line of Credit (CLOC) transfer fee.....	\$0.00	Payment of a check that exceeds your approved credit limit is \$10.00, and the return loan payment fee is \$29.00.
	Optional Overdraft Protection Service (OOPS)	\$20.00	Total overdrafts cannot exceed \$500, including fees.
	Maximum number of overdraft fees per day.....	3	
	Minimum overdrawn balance required to trigger a fee.....	\$15.00	You will not be charged a fee on transactions of \$5.00 or less.
Extended overdraft fee	\$0.00		

Processing Policies	Credit Union posts items presented on your account in the following order:		
	<ol style="list-style-type: none"> 1. All Credits 2. ATM Debits (from smallest to largest) 3. POS Debits (from smallest to largest) 4. ACH Debits (from smallest to largest) 5. Checks¹ (from smallest to largest) 		
	Funds deposited to your account are generally available for withdrawal:		
	Cash Deposit With Teller.....	same business day	
	Cash Deposit With ATM.....	next business day ²	
	Check Deposit With Teller.....	next business day ³	
	Check Deposit With ATM.....	next business day ²	
	Direct Deposit.....	same business day ⁴	
	Wire Transfer Deposit	same business day	
	Scan/Mobile Deposits.....	next business day ⁵	
¹ Subject to Funds Availability Policy .			
² The first \$200 will be available immediately. Any remaining funds will be available the second business day after the date of deposit. Deposits at nonproprietary ATMs (ATMs we do not own or operate) are not available until the fifth business day after the date of deposit.			
³ The first \$200 of a deposit of checks will be available on or before the first business day after we receive your deposit. The remaining amount will be available for withdrawal the second business day following the date of deposit.			
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⁵ Deposits that exceed \$1,000 will have a portion of the deposit delayed up to two business days, and in some cases, longer. Up to \$200 of the check will be available for cash withdrawal by the next business day.			

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Credit Union

Savings Rates

Share Savings Accounts and IRA Share Accounts Rates

Product	Minimum Deposit	Term	Dividend Rate	APY*	Compounded/Credited
Share Savings Account	5.00	None	0.25%	0.25%	Monthly/Monthly
IRA Share Accounts (ESA, Roth, SEP And Traditional)	None	None	0.25%	0.25%	Monthly/Monthly

- *(APY = Annual Percentage Yield).
- Penalties for early withdrawal on term share accounts.
- Fees may reduce earnings.
- Offering rates may change.

Money Market Savings Account Rates

Rates effective as of: October 17, 2017, 1:00 AM EST

Product	Minimum Deposit	Term	Dividend Rate	APY*	Compounded/Credited
Money Market Savings Account	0 to 9,999***	None	0.50%	0.50%	Monthly/Monthly
Money Market Savings Account	10,000 to 24,999	None	0.55%	0.55%	Monthly/Monthly
Money Market Savings Account	25,000 to 49,999	None	0.60%	0.60%	Monthly/Monthly
Money Market Savings Account	50,000 & over	None	0.65%	0.65%	Monthly/Monthly

- *(APY = Annual Percentage Yield).
- ***Must maintain a minimum daily balance of \$2,500 to earn dividends.
- Rates on variable rate accounts(i.e. Share Savings, Checking, and MMSA) could change after account opening.
- Fees may reduce earnings.

Jumbo Money Market Savings Account Rates

Product	Minimum Deposit	Term	Dividend Rate	APY*	Compounded/Credited
Jumbo Money Market Savings Account	0.00 to 99,999	None	0.25%	0.25%	Monthly/Monthly
Jumbo Money Market Savings Account	100,000 to 249,999	None	0.70%	0.70%	Monthly/Monthly
Jumbo Money Market Savings Account	250,000 & over	None	0.75%	0.75%	Monthly/Monthly
Jumbo IRA Money Market Savings Account	0.00 to 99,999	None	0.25%	0.25%	Monthly/Monthly
Jumbo IRA Money Market Savings Account	100,000 to 249,999	None	0.70%	0.70%	Monthly/Monthly
Jumbo IRA Money Market Savings Account	250,000 & over	None	0.75%	0.75%	Monthly/Monthly

- *(APY = Annual Percentage Yield).
- Rates on variable rate accounts(i.e. Share Savings, Checking, and MMSA) could change after account opening.
- Fees may reduce earnings.

Bank - Consumer Schedule of Service Charges and Fees

Checking, Savings and Money Market Accounts

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

Account Opening and Usage – Checking

Performance Select Checking

Minimum Deposit to Open \$25.00

Monthly Service Charge \$25.00

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

- \$5,000 combined average monthly balance in this and up to 8 additional **PNC** Bank consumer checking accounts you have chosen to link¹
- \$25,000 combined average monthly balance across **PNC** Bank consumer deposit and/or **PNC** investment accounts you have chosen to link¹
- \$5,000 in qualifying³ monthly direct deposits to this account during the statement period

Monthly service charge waived on up to 8 additional consumer checking, savings or money market accounts you have chosen to link

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

- \$2,000 – \$9,999.99
- \$10,000 – \$49,999.99
- \$50,000 – \$99,999.99
- \$100,000 +

Performance Checking

Minimum Deposit to Open \$25.00

Monthly Service Charge \$15.00

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

- \$2,000 average monthly balance in this account
- \$15,000 combined average monthly balance across **PNC** Bank consumer deposit, loan and/or **PNC** investment accounts you have chosen to link¹
- \$2,000 in qualifying³ monthly direct deposits to this account during the statement period (\$1,000 for WorkPlace or Military Banking customers)

Monthly service charge waived⁴ on one consumer savings or money market account you have chosen to link

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

- \$2,000 – \$9,999.99
- \$10,000 – \$49,999.99
- \$50,000 – \$99,999.99
- \$100,000 +

Interest Checking (Limited Availability)

Minimum Deposit to Open \$25.00

Monthly Service Charge \$13.00

No Monthly Service Charge if you meet the following:

- \$2,000 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

- \$100 – \$1,999.99
- \$2,000 – \$9,999.99
- \$10,000 – \$49,999.99
- \$50,000 – \$99,999.99
- \$100,000 +

Foundation Checking

Minimum Deposit to Open.....\$25.00

Monthly Service Charge.....\$7.00

Options to Avoid Monthly Service ChargeN/A

Standard Checking

Minimum Deposit to Open.....\$25.00

Monthly Service Charge.....\$7.00

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

- \$500 average monthly balance in this account
- \$500 in qualifying³ monthly direct deposits to this account during the statement period
- Account holder is age 62 or over

FOR ALL DEPOSIT ACCOUNTS: We will only link accounts at your direction. If you do not direct us to link accounts, you will not receive associated benefits.

Account Opening and Usage – Money Market and Savings

Premiere Money Market

Minimum Deposit to Open.....\$100.00

Monthly Service Charge.....\$12.00

No Monthly Service Charge if you meet the following:

- \$5,000 average monthly balance in this account

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

- \$1 – \$9,999.99
- \$10,000 – \$24,999.99
- \$25,000 – \$49,999.99
- \$50,000 – \$99,999.99
- \$100,000 – \$249,999.99
- \$250,000 – \$499,999.99
- \$500,000 – \$999,999.99
- \$1,000,000 +

Relationship rate available – see your Rate Disclosure for details

Standard Savings

Minimum Deposit to Open.....\$25.00

Monthly Service Charge.....\$5.00

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

- \$300 average monthly balance in this account
- At least one Auto Savings transfer of \$25.00 or more each month from your **PNC** checking
- Account holder is under age 18
- First year for Foundation Checking customers

Balance Earns Interest²

Minimum daily balance to obtain the Annual Percentage Yield:

- \$1 – \$2,499.99
- \$2,500 +

Relationship rate available – see your Rate Disclosure for details

'S' is for Savings

Minimum Deposit to Open \$25.00
 Monthly Service Charge \$5.00
 No Monthly Service Charge if you meet any one of the following:

- Account holder is under age 18
- \$300 average monthly balance in this account
- At least one Auto Savings transfer of \$25.00 or more each month from your [redacted] checking

Balance Earns Interest²
 Minimum daily balance to obtain the Annual Percentage Yield:
 \$1 – \$499.99
 \$500 – \$1,499.99
 \$1,500 +

Savings Max

Minimum Deposit to Open \$100.00
 Monthly Service Charge \$15.00
 No Monthly Service Charge if you meet the following:

- \$10,000 average monthly balance in this account

Balance Earns Interest²
 Minimum daily balance to obtain the Annual Percentage Yield:
 \$10,000 – \$24,999.99
 \$25,000 – \$49,999.99
 \$50,000 – \$99,999.99
 \$100,000 – \$499,999.99
 \$500,000 – \$999,999.99
 \$1,000,000 +

For current interest rate and Annual Percentage Yield information, call 1-888-[redacted]

FOR ALL DEPOSIT ACCOUNTS: We will only link accounts at your direction. If you do not direct us to link accounts, you will not receive associated benefits.

Debit Cards and ATM Transactions

[redacted] Bank Visa® Debit and [redacted] Banking Card
 [redacted] Bank Visa Debit Card No charge
 [redacted] Visa Debit Cards (specialty cards) \$10.00 per year
 Cards include Pittsburgh Pirates [redacted] Pittsburgh Steelers [redacted] Pittsburgh Penguins, Washington Nationals, Chicago Bears, Chicago Bulls, USA Flag (\$5.00 of the \$10.00 fee for the USA Flag card is donated to the American Red Cross annually.)

Banking Card
 Linked to a [redacted] Savings or Money Market... No charge
 Linked to a [redacted] Checking Account \$10.00 per year
Fee is assessed upon card opening and on the anniversary date every year after. Fee does not apply to University ID cards.

Card Replacement
 [redacted] Select Checking No charge
 All other accounts \$7.50 each
Expedited Card Delivery.....\$25.00 each

[redacted] Bank ATM Transaction Fees
Per withdrawal, deposit, transfer or balance inquiry. Not all ATMs accept deposits
 At [redacted] Bank ATMs No charge
 At non-[redacted] Bank ATMs in the United States, Canada, Puerto Rico and the U.S. Virgin Islands⁵
 [redacted] Select Checking No charge
 All other accounts \$3.00 each
 At non-PNC Bank ATMs in all other countries⁵
 [redacted] Select Checking No charge
 All other accounts \$5 each
Number of non-[redacted] Bank ATM Fees Reimbursed
 [redacted] Checking..... 2
The fee for the first two domestic or international non-[redacted] ATM transactions made during the statement period will be reimbursed⁶ to your account at the end of the statement period. Fees in excess of two per statement period will not be reimbursed.
 All other accounts..... Not reimbursed

Other Financial Institutions' ATM Surcharge Fees⁵

[redacted] Select Checking ... Reimbursed⁶ up to \$10.00 at the end of the statement period
 All other accounts..... Not reimbursed

Debit Card Cash Advance Fee

At a [redacted] Bank branch
 [redacted] Select Checking No charge
 All other accounts.....\$3.00 each
At Other Financial Institutions that accept Visa
 [redacted] Select Checking No charge
 All other accounts.....\$5.00 each

International Purchases and Cash Advances Fee...3% of amount

Overdraft Services

Overdraft Item and Returned Item Fee.....\$36.00 per item
*An **Overdraft Item** fee is charged when the item is paid. A **Returned Item** (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.*

Maximum number of Overdraft and Returned Item Fees 4 per day

Overdraft Balance Threshold\$5.00
*If the account is overdrawn by **\$5.00 or less after all transactions are posted for the day**, any overdraft item fees are automatically refunded.*

Continuous Overdraft Fee\$7.00 per day
*Fee assessed each day the account remains overdrawn for 5 or more consecutive calendar days, **up to a maximum of \$98.00**. This fee is in addition to any other overdraft fees assessed.*

Overdraft Protection Transfer Fee⁷
Fee for the transfer of funds from a checking, savings, money market or credit card to cover an overdraft
 [redacted] Select Checking No charge
 [redacted] Checking No charge
 All other accounts\$10.00 each

Online Banking and Telephone Banking

Automated Transfers⁸ No charge
Staff-Assisted Transfers⁸
 [redacted] Select Checking No charge
 All other accounts.....\$3.00 each
Online Bill Pay⁹ No charge
Online Banking and Bill Pay through Quicken^{®9} ..No charge

Statement Options

Online Banking Statement No charge
Paper Statement
Canceled checks and check images are not returned with the statement.
 [redacted] Checking\$2.00 per month
 [redacted] Standard Checking..... No charge if you meet any one of the options to avoid the monthly service charge; otherwise, \$2.00 per month
 All other accounts..... No charge

Both Online Banking and Paper Statements
 [redacted] Select Checking No charge
 All other accounts \$2.00 per month

Check Image Statement
Paper statement with images of canceled checks (front side only). Canceled checks are not returned. Fee is charged every month, even if there are no canceled checks that month. Not available with money market accounts.
 [redacted] Select Checking No charge
 All other checking accounts.....\$3.00 per month

ATM Statements (available at select ATMs)

Performance Select Checking	No charge
Performance Checking	No charge
All other accounts	
Mini statement at PNC Bank ATMs.....	\$1.50 each
Full statement at PNC Bank ATMs.....	\$2.00 each
Mini or Full statement at non-PNC Bank ATMs ..	\$2.50 each

Interim (snapshot) Statement..... \$5.00 each

Wire Transfers

Domestic Wires

Incoming (no minimum amount)

Performance Select Checking.....	No charge
All other accounts	\$15.00 each

Outgoing (no minimum amount)

Performance Select Checking.....	No .00charge
All other accounts	\$30 each

Additional Fee for Wires Initiated over the Phone

Performance Select Checking.....	No charge
All other accounts	\$15.00 each

International Wires

Incoming (no minimum amount).....	\$15.00 each
Outgoing (\$100 USD minimum amount).....	\$45.00 each
Tracer	\$15.00 each

Other Account Charges and Services

Account Research..... \$25.00 per hour
Minimum charge of \$15.00

Checks and Deposit Tickets:

All accounts	Pricing varies
Performance Select Checking	No charge for PNC-exclusive checks (\$12.00 discount on select designs)
Performance Checking	\$8.00 discount on select designs

Collection items \$25.00 each

Fee for items that cannot be credited until payment is received from the payor's bank or the government, including bond transactions (except for Series E, H, EE, HH or I), drafts, notes or check items. Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added.

Counter Checks..... \$1.50 each
Blank checks available at any PNC branch

Early Closure Fee..... \$25.00
Fee assessed if the account is closed within 180 days of opening

Escheat Charge (Delaware only)..... \$20.00 per account
Fee if account funds must be turned over to the state as "abandoned property" under applicable state law

Legal Process Charge..... \$100.00 each
Fee if funds from the account are frozen or seized under orders. PNC actual attorney fees and court costs, when applicable, are added.

Express Funds 2% of the check amount (\$2.00 minimum charge)

Express Funds provides an option for immediate availability on approved checks deposited through Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Consumer Funds Availability Policy.)

Regulation D Violation Fee⁸.....\$15.00 each
Fee per monthly service charge period when the permissible number of transactions from a savings or money market account is surpassed; charged for the second violation and each violation thereafter when there is a violation within 12 monthly service charge periods.

Return of Deposited or Cashed Item.....\$12.00 each
Fee if a deposited or cashed item is returned unpaid

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

Stop Payment

Fee for a stop payment on a check, preauthorized debit, electronic transfer and recurring preauthorized payment through Visa Debit Card
Performance Select Checking No charge
All other accounts\$33.00 each

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 a Deposit Ticket Detail List

Performance Select Checking	No charge
Performance Checking.....	No charge
All other accounts	\$3.00 per item

Self-service Requests to Mail or Fax Items

Performance Select Checking	No charge
Performance Checking.....	No charge
All other accounts	Checks, Substitute Checks and Deposit Tickets..... \$1.00 per item
Items within Deposit Ticket Detail List.....	\$3.00 per item

Staff-Assisted Photocopy Requests

Fee for assistance from a Branch or Telephone Customer Service Representative
Performance Select Checking No charge
All other accounts \$5.00 per item

Statement Requests

Self-service Requests of Online Statements through Online Banking.....No charge
Staff-Assisted Statement Requests.....\$5.00 per item
Includes online requests to mail or fax statement copies

Additional Services Available to PNC Customers

Cash Alternatives

Cashier's Checks

Performance Select Checking	No charge
Performance Checking	No charge
All other accounts	\$10.00 each

Money Orders

Foundation Checking	\$0.49 each
All other accounts	\$5.00 each

PNC Visa Gift Card \$3.95 each

Inactivity Fee \$2.50 per month
Fee after the card's expiration date if there has been no activity during the previous 12 months

International Services*

Foreign Currency Exchange Rate .. Dependent upon current applicable PNC 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 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

All accounts	Pricing varies
Performance Select Checking	\$100.00 discount
Performance Checking	\$10.00 discount

Automatic Deduction of Rental Fee \$5.00 discount

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 lock and replacement keys, as well as time and mileage of locksmith, are added

STANDARD CHECKING

Understanding Important Account Information

We provide this summary to help you understand the basic terms and conditions of your account. Please be sure to read the full *Consumer Schedule of Service Charges and Fees* and the *Account Agreement for Personal Checking, Savings and Money Market Accounts* for details concerning your account.

ACCOUNT OPENING AND USAGE		
Minimum Deposit Needed to Open Account	\$25.00	
Monthly Service Charge	\$7.00	if none of the requirements are met
No Monthly Service Charge if you meet any one of the following	\$500	average monthly balance
	\$500	in qualifying direct deposits
	62 or over	age of account holder
Interest-Bearing Account	No	
ATM Fees	\$0	per transaction at [REDACTED] Bank ATMs
	\$3.00	per transaction at non-[REDACTED] Bank ATMs within the United States, Canada, Puerto Rico and the U.S. Virgin Islands
	\$5.00	per transaction at non-[REDACTED] Bank ATMs in all other countries
ATM Surcharge Fee Reimbursement	None	Fees charged by other financial institutions for using their ATMs are not reimbursed.
Early Closure Fee	\$25.00	if account is closed within 180 days of opening

OVERDRAFT OPTIONS AND FEES		
Standard Overdraft Practices for All Accounts (Default)		If your account balance is not enough to cover a withdrawal from your account: <ul style="list-style-type: none"> Overdrafts for checks, automatic bill payments or other transactions using your account number may be authorized and paid, on a case by case basis. Standard overdraft and returned item fees apply. Overdrafts for ATM transactions or everyday one-time debit card transactions are not authorized and paid, unless you allow [REDACTED] to do so. These are declined at no cost.
Overdraft Fee and Returned Item (NSF) Fee	\$36.00	per item
Overdraft Balance Threshold	\$5.00	If your account is overdrawn by \$5.00 or less after all transactions are posted for the day , any overdraft item fees for that day will be automatically refunded.
Maximum Number of Total Overdraft and Returned Item Fees per Day	4	No more than 4 total fees will be charged per business day.
Continuous Overdraft Fee	\$7.00	per day your account remains overdrawn for a period of 5 or more consecutive calendar days, up to a maximum of \$98.00 (in addition to any other fees assessed.)
Option 1: Overdraft Protection		You link another [REDACTED] checking, savings, money market, credit card or line of credit to your account to cover overdrafts. If your account goes below zero, money is automatically transferred to cover the amount overdrawn. Overdraft Protection Transfer fees apply.
Overdraft Protection Transfer Fee	\$10.00	per transfer from a linked checking, savings, money market or credit card account. Transfers from other lines of credit are subject to the terms of the applicable account agreement.
Option 2: Overdraft Coverage		With your authorization, [REDACTED] may cover ATM and debit card overdrafts on a case by case basis. Standard overdraft fees apply.
Option 3: Both Overdraft Protection and Overdraft Coverage		Overdraft Protection account is used first and Overdraft Coverage would apply only if Overdraft Protection funds have been used in full. Fees for both options, if used, apply.

DEPOSIT AND WITHDRAWAL POLICIES		
Posting Order <i>The order in which deposits and withdrawals are processed</i>	Generally, [REDACTED] will first add all deposits made to your account and then subtract any checks, withdrawals and other payments from your account according to the date and time the bank receives notice of the transaction. See your Account Agreement referenced above for details.	
Funds Availability <i>When funds deposited to your account are available</i>	Type of deposit	Funds will be available...
	Cash with teller or at certain [REDACTED] Bank ATMs	Same business day
	Direct deposit or wire transfer	
	Check deposit with [REDACTED] Express Funds	
	Check from an account at [REDACTED]	Same business day to cover items in nightly processing Remainder – next business day
	Check from an account at another bank	\$100 - same business day Remainder - next business day
	Large deposit (\$50,000 or more in one day) New account holders (30 days or less)	\$100 - same business day \$100 - next business day Remainder - second business day
Deposits of cash or other items at non-[REDACTED] Bank ATMs	Fourth business day	
In some situations, you may be notified that your funds may not be available for up to 5 business days after you make your deposit.		

ACCOUNT BENEFITS

- Free PNC Bank ATM transactions
- Unlimited check-writing
- Free PNC Bank Visa® Debit Card
- Free Online Banking and Bill Pay
- Free online statements

DISPUTE RESOLUTION THROUGH ARBITRATION

If you have a claim and we are unable to resolve it informally, you or we may elect to resolve it by individual binding arbitration in accordance with the terms of the *Arbitration Provision*. If a claim is arbitrated, it will proceed as an individual action, and neither you nor we will have the right to participate in a class action in court. You have the right to opt out of the arbitration process by providing timely notice to PNC. Please refer to the *Arbitration Provision* located within the *Account Agreement for Personal Checking, Savings and Money Market Accounts* for complete details.

LEARN MORE – ASK QUESTIONS – RESOLVE ISSUES

Online	Visit pnc.com/checking .
In Person	Visit us at any branch. Find the location nearest you at pnc.com/locatepnc or by using our Finder App .
By Phone	1-888-PNC BANK (1-888-762-2265) TT: 1-800-531-1544 Para servicio en español, 1-866-HOLA PNC (1-866-465-2762)

Interest Rate Center

Standard Savings				
Balance to Earn Interest	Standard Rates		Rates ^[1] with a checking account	
	Interest Rate	APY ^[2]	Interest Rate	APY ^[2]
\$1.00 - \$2,499.99	0.01%	0.01%	0.05%	0.05%
\$2,500.00 and above	0.01%	0.01%	0.10%	0.10%

Savings Max				
Balance to Earn Interest	Standard Rates			
	Interest Rate	APY ^[2]		
\$10,000.00 - \$24,999.99	0.06%	0.06%		
\$25,000.00 - \$49,999.99	0.08%	0.08%		
\$50,000.00 - \$99,999.99	0.11%	0.11%		
\$100,000.00 - \$499,999.99	0.13%	0.13%		

Premiere Money Market Account						
Balance to Earn Interest	Standard Rates		Rates ^[1] with Checking		Rates ^[1] with Select Checking	
	Interest Rate	APY ^[2]	Interest Rate	APY ^[2]	Interest Rate	APY ^[2]
\$1.00 - \$9,999.99	0.03%	0.03%	0.25%	0.25%	0.60%	0.60%
\$10,000.00 - \$24,999.99	0.09%	0.09%	0.27%	0.27%	0.60%	0.60%
\$25,000.00 - \$49,999.99	0.11%	0.11%	0.30%	0.30%	0.70%	0.70%
\$50,000.00 - \$99,999.99	0.13%	0.13%	0.32%	0.32%	0.80%	0.80%
\$100,000.00 - \$249,999.99	0.15%	0.15%	0.35%	0.35%	0.85%	0.85%

1. In order to qualify for a [redacted] Rate or [redacted] Money Market, you must have a linked checking account (for the [redacted] Checking [redacted] Rate, you must have a linked [redacted] Checking or Virtual Wallet® with [redacted] Spend; for the [redacted] Select Checking [redacted] Rate, you must have a linked [redacted] Select Checking or Virtual Wallet with [redacted] and meet one of the following requirements:

- Make a combination of 5 or more PIN and/or signature point-of-sale transactions (excluding cash advances) posted during the previous calendar month to your Checking account using your Visa® Debit Card or to your linked Visa Credit Card.
- Have \$2,000 in qualifying direct deposits (\$1,000 for WorkPlace or Military Banking customers) in a linked Virtual Wallet with [redacted] Spend or [redacted] Checking during the previous calendar month.
- Have \$5,000 in qualifying direct deposits in a linked Virtual Wallet with [redacted] or [redacted] Select Checking during the previous calendar month.

Starting with the calendar month following when you open your Premiere Money Market account and monthly thereafter, whether the account earns the variable Standard or Relationship Rate for the entire calendar month will be determined on the first of the month based upon the number of qualifying transactions or direct deposit requirement from the previous calendar month.

If there are changes to your linked checking account (it is closed, changed to a new account type or no longer linked to your [redacted] Money Market account), you may no longer qualify for a [redacted] Rate, or the rates may otherwise change to those in effect at the time of the change.

Important Note: Your [redacted] Money Market account will earn the highest rate available to you (Rate Offer, Standard or Relationship Rate) for which you qualify based on the applicable balance tier and the criteria above.

2. Annual Percentage Yield (APY) accurate as of [redacted] Rates may change after account is opened. Fees may reduce earnings.

Federal regulation prohibits you from making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of-sale purchase transactions with a banking card, by preauthorized or automatic agreements, telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Money Market or Savings account to a non-interest bearing checking account.

Federal Savings Bank

Account Opening and Usage

This Service Fee Schedule is part of the Depository Agreement and Disclosures between you and [REDACTED] Federal Savings Bank (FSB).

MINIMUM DEPOSIT TO OPEN ACCOUNT

[REDACTED] Classic Checking	\$25
[REDACTED] Cashback Rewards Checking	\$25
[REDACTED] Youth Spending	\$25
[REDACTED] Savings	\$25
[REDACTED] Youth Savings	\$25
[REDACTED] First Savings	\$10,000

MONTHLY SERVICE FEE

[REDACTED] Classic Checking	\$0
[REDACTED] Cashback Rewards Checking	\$0
[REDACTED] Youth Spending	\$0
[REDACTED] Savings	\$0
[REDACTED] Youth Savings	\$0
[REDACTED] First Savings	\$0

USAA ATM/Debit Card Fees & Limits

ATM FEES

ATM Service Fee.....First 10 transactions free, then \$2 per withdrawal

ATM Surcharge RebateUp to \$15

USAA Bank refunds up to \$15 in other banks' ATM usage fees for transactions at ATMs in the United States. This ATM fee refund does not apply for the month in which the account is closed. This ATM fee refund does not apply to [REDACTED] Cashback Rewards Checking.

ATM Fees (Foreign Transaction Fee) 1% of Transaction Amount

Applies to debit card or ATM transactions with a merchant or ATM in a foreign country, whether the transaction is originally made in US dollars or converted from foreign currency.

ATM/DEBIT CARD TRANSACTION LIMITS (PER CARD, PER CALENDAR DAY)

ATM Cash Withdrawal	\$600
Debit Card Cash Advance.....	\$1,000
Debit Card Signature Based Purchase.....	\$3,000
Debit Card PIN Based Purchase	\$3,000

Overdrafts & Returned Items

NON-SUFFICIENT FUNDS FEE (NSF FEE – ITEM RETURNED)

Checks and other withdrawals	\$29
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Applies to checks and other withdrawals from your account that FSB returns without paying due to non-sufficient funds.

OVERDRAFT FEE (OD FEE – ITEM PAID)

Overdrafts created by checks and other withdrawals from your account that FSB, in its sole discretion, elects to pay	\$25
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Maximum Number of Overdraft Fees per day	2
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Minimum Amount Required to trigger an Overdraft Fee	\$5
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Debit Card Purchases and ATM Withdrawals that overdraw your account	\$0
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Extended Overdraft Fee	\$0
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An Extended Overdraft Fee is a fee that is charged for every day your account is overdrawn.

RETURNED DEPOSIT ITEM FEE

Each item you deposit (check, electronic deposit, etc.) into an account that is later returned	\$5
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Overdraft Protection

You must opt-in to use the overdraft protection service.

Overdraft Transfer Fee	\$0
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Overdraft Protection from a [REDACTED] credit card as a cash advance.....	\$100 increments
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Refer to your credit card agreement for interest, fees and charges associated with credit card cash advances.

Overdraft Protection from another [REDACTED] checking or savings account	Exact Amount of the Overdraft
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Sufficient available funds must be available in the protecting account. Transfers from your savings account are limited to six (6) debit transactions per monthly statement cycle. Transfers over this limit may be subject to additional fees.

Processing Policy

Transactions are generally posted each business day in the following order:

- Deposits into the account
- Withdrawals from the account by category (for example, ATM and debit card transactions, electronic withdrawals, or checks). Within each category, items are generally processed from lowest amount to highest amount.

Refer to your Depository Agreement and Disclosures for details.

Wire Fees

TRANSFER FEES

Wire Transfer Fee - Incoming	\$0
Wire Transfer Fee - Outgoing (Domestic or International)	\$20

SERVICE FEES

International (Int'l) Wire Service Fee - Outgoing	\$25
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Total fee for sending international wire transfers is \$45 (\$20 Wire Transfer Fee + \$25 International Wire Service Fee)

Savings Accounts

EXCESSIVE SAVINGS ACCOUNT WITHDRAWAL FEES

Transfers from your savings account are limited to six (6) debit transactions per monthly statement cycle. Transfers over this limit may be subject to additional fees. FSB will notify you of excessive withdrawals. Refer to your Depository Agreement and Disclosures for limited transaction types.

First occurrence	\$0
Second occurrence within a 12-month period	\$5 / Transfer
Third occurrence within a 12-month period	\$5 / Transfer

After the third occurrence, account is converted to a checking account or is closed.

Certificate of Deposit (CD) Early Withdrawal Penalties

Withdrawals made within 6 calendar days from the date of a deposit or another withdrawal will be subject to a penalty of at least 7 days interest.

CD TERM

30 days or fewer	30 days interest
More than 30 days and up through 1 year	90 days interest
More than 1 year but fewer than 5 years	180 days interest
5 Years (opened or renewed prior to [REDACTED])	180 days interest
5 Years or more (opened or renewed on or after [REDACTED])	365 days interest

Other Fees

Stop Payment Fee and Renewals	\$29 / Item
Official/Teller Check Fee	\$5 / Item
Statement Copy Fee	\$10 / Item
Copy of Checks Returned with Statement Fee	\$0
Photocopy Fee (e.g. check or deposit slip copy)	\$5 / Item

Free copies are available online if within 90 days from the date of the transaction.

Research Fee	\$15 / hour (one hour minimum)
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Legal Process Fee Up to \$100
Processing of any garnishment, tax levy, or other legal order against an account, whether or not funds are actually paid.

Pay Bills Service Fee..... \$0
Must have a FSB checking account.

COLLECTION FEE

Return deposit item sent for collection.....\$15 / Item
 Each foreign item sent for collection.....\$20 / Item

EXPEDITED MAIL FEE

Sent to a street address..... \$8
 Sent to an APO/AE, FPO DPO or PO box address (FPO/DPO) \$14

Unauthorized Transactions & Lost or Stolen Cards

Contact FSB immediately via mail, phone, or online to report a lost/stolen ATM/Debit Card, PIN Information, or if you believe there has been unauthorized activity on your bank account.

MAIL

██████████ Federal Savings Bank
 ██████████
 ██████████

PHONE

██████████

ONLINE

██████████
 ██████████

Dispute Resolution

If you have a dispute with us and we are not able to resolve the dispute informally, you agree that the dispute will be resolved through an arbitration process further detailed in the dispute resolution section of the Depository Agreement and Disclosures. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.



Certificate of Deposit Rates

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Annual Percentage Yield (APY)	Interest Rates
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Fixed Rate — Annual Percentage Yield (APY)

Term	Standard \$1,000 — \$94,999	Jumbo \$95,000 — \$174,999	Super Jumbo \$175,000 and Over
30 days	N/A	0.22%	0.22%
91 days	0.30%	0.35%	0.35%
120 days	N/A	0.45%	0.45%
150 days	N/A	0.50%	0.50%
182 days	0.56%	0.61%	0.61%
7 months	0.56%	0.61%	0.61%
270 days	0.66%	0.71%	0.71%
1 year	0.71%	0.76%	0.76%
15 months	0.71%	0.76%	0.76%
18 months	0.76%	0.81%	0.81%
2 years	0.81%	0.86%	0.86%
30 months	0.85%	0.90%	0.90%
3 years	0.91%	0.96%	0.96%
4 years	0.95%	1.00%	1.00%
5 years	1.06%	1.11%	1.11%
7 years	1.06%	1.11%	1.11%

Adjustable Rate — APY

Term	Standard \$1,000 — \$94,999	Jumbo \$95,000 — \$174,999	Super Jumbo \$175,000 and Over
3 years	0.12%	0.17%	0.17%
4 years	0.31%	0.36%	0.36%
5 years	0.43%	0.48%	0.48%
7 years	0.43%	0.48%	0.48%

Variable Rate — APY

Term	\$250 and Over
182 days	0.46%
1 year	0.46%

USA Savings Rates

Minimum initial deposit is **\$25**

Annual Percentage Yield (APY)

Daily Balance	APY
Less Than \$1,000	0.05%
\$1,000 to \$4,999	0.05%
\$5,000 to \$9,999	0.10%
\$10,000 or More	0.15%

Variable Annual Percentage Yields (APYs) current as of 10/20/2017

Rates subject to change.