PNC BANK | BRILLIANTLY BORING SINCE 1865℠

PNC Financial Wellness

Committed to your financial wellness journey



Intended for participants seated in the US.

What will we discuss today?

- Why PNC
- Financial Wellness
- PNC Checking Products & Credit Cards
- Fraud Prevention
- What's Next
- Disclosures

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PNC language support



This product (or service) is primarily available in English only. Agreements, disclosures, and servicing communications are generally provided and must be executed (where applicable) in English. Although some language support services are available in your language, in general the product (or service) will be fulfilled and serviced in English. By continuing this conversation in your language, you acknowledge these limitations.

Learn more at pnc.com/language

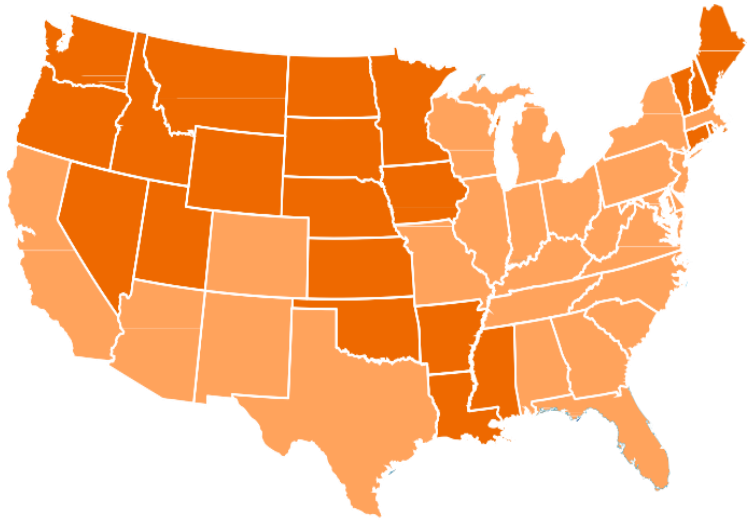
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Why PNC

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The PNC brand is one of the strongest in the financial industry

We seek to build lifelong relationships around financial wellness. With an extensive network of branches and access through innovative digital channels, PNC has a broad infrastructure to support you and your financial goals.



National*

Asset Management, Corporate & Institutional Banking and Retail Digital Presence (includes AK,HI)

Regional*

Asset Management, Corporate & Institutional Banking and Retail Bank Branches

30
of the largest retail markets

2,000+
Branch locations coast to coast

60,000+
PNC + partner ATMs across the country where PNC cardholders can access their money for free[1]

Partner ATMs are not owned by PNC and may be limited to cash withdrawal functionality.

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National: WA, OR, NV, ID, UT, WY, MT, ND, SD, NE, KS, OK, MN, IA, AR, LA, MS, CT, RI, VT, NH, ME
Regional: AL, AZ, CA, CO, DE, FL, GA, HI, IL, IN, KY, MD, MA, MI, MO, NM, NJ, NY, NC, OH, PA, SC, TN, TX, VA, WV, WI

PNC Core Values

Making a positive difference in the lives of the people and communities we serve means staying true to the values that guide us.



Customer focus

Our solutions meet your needs and goals in a trusted, transparent way. We have a client obsessed focus to deliver the best possible customer experience.

Diversity & Inclusion

Our workplace allows everyone to contribute and flourish.

Integrity

We operate with honesty and the highest ethical standards.

Performance

We expect excellence in all that we do.

Quality of Life

We promote well-being for our employees, customers and communities.

Respect

We trust our colleagues' abilities, character and judgment.

Teamwork

Together, we achieve our goals and celebrate our successes.

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Financial Wellness

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What is Financial Wellness?

PNC'S FINANCIAL WELLNESS EXPERIENCE is designed to meet you where you are, at any stage in your career. Our experience divides the journey into manageable, actionable steps with a team of dedicated consultants that can meet with you in person or online.

Get clear

Understand how much money you have coming in, when and where it is coming from, and how you spend it.

Take control

Help meet your goals. Establish how to spend, save and use your money each month, and feel confident in that plan.

62% **of employees say they feel in control of their finances, up from 56% in 2024.**

***Source: 2025 Financial Wellness in the Workplace Report.**

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Why does Financial Wellness matter?

Grow

Recognize that it's not just about your needs but also about what you want, love and enjoy, and about creating a financial balance that allows you to have both.

Plan and Protect

Develop a strategic financial plan to help you achieve your financial goals and to protect your progress as you work to reach them.

Create a Legacy

Create measures to help you rest easy knowing that the vision you turned into reality will be sustained and protected.

81% **Of U.S. workers are more likely to stay with an employer that offers more financial wellness benefits, up from 78% in 2024.**

***Source: 2025 Financial Wellness in the Workplace Report.**

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Why does Financial Wellness matter?

Employee Perspectives

"I'm better than I was a year ago. I'm paying down my student loans and my mortgage. Just the general hallmarks. I haven't had to dip into my emergency funds. My debts are going down. My retirement accounts are going up."
Male, 27, Gen Z, Healthcare

"When you take care of your employees, they're loyal and they will stick with you through thick and thin, and they will sing your praises. And it's really good all around for the health of the organization and the employees."
Female, 61, Boomer, Nonprofit



Workers agree with the statement*

	2025	2024
I feel in control of my finances	62%	56%
I am securing my financial future	59%	58%
I have a clear and solid financial plan	58%	54%

*Source: 2025 Financial Wellness in the Workplace Report.

PNC's Financial Wellness Experience

PNC is committed to providing financial wellness to your community.

- Financial education seminars
- Educational PNC Insights articles on PNC.com
- Calculators to help budget, plan and save money
- Relationship with a PNC Banker
- And more!

Financial Education Calendar



PNC Checking Products & Credit Cards

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Virtual Wallet® Products and Tools

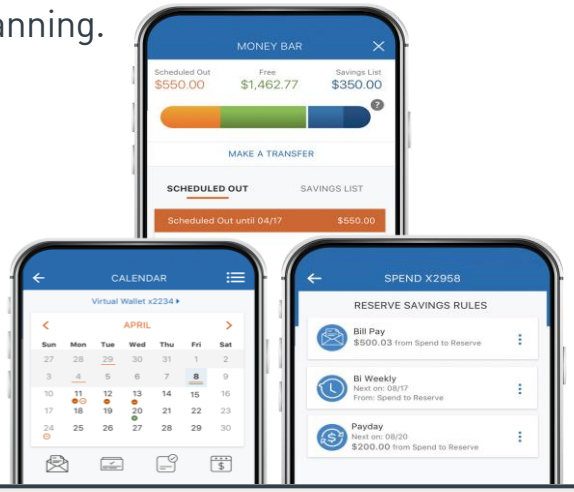
Brings digital banking to you

Virtual Wallet® combines checking, savings[1] and powerful digital tools in one product.

SPEND Your everyday checking account gives you this and more.

RESERVE[2] An additional checking account to set aside money for short-term planning.

GROWTH[2] A long-term savings account with competitive rates.



Virtual Wallet® helps visualize your spending

See what's available to spend to help you budget and reach your financial goals.

Schedule upcoming paydays and payments to budget spending.

Move money easily between accounts.[3]





Create goals and save.



How you handle overdrafts should be in your control, not just your bank's

Low cash mode® in the PNC mobile app[4,5]



Extra time

At least 24 hours to bring your available Spend account balance[6] to at least $0 before you're charged overdraft fees.

Payment control

Choose to pay or return certain individual checks, and payments made using your routing and checking account numbers (ACH transactions),[7] when your balance is negative.

Intelligent alerts

Advance overdraft warning when your balance drops below your threshold.[8]

Only available for VW products.

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A Simple Way to Bank

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

Any qualifying direct deposit avoids monthly service charge

The monthly service charge can be avoided by having a qualifying direct deposit go into your account during the statement period.

No overdraft fees

This account has guardrails to help prevent overspending. In the event you overdraft, you will not be charged a fee.

No monthly service charge under the age of 25 or 62+[9]

Under age 25 and 62 or over, the $5 monthly service charge can be avoided.

No minimum deposit

When opening an account online there is no minimum deposit needed.



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PNC Checking Digital Tools

Bank however, whenever and wherever you want.

Zelle®

With Zelle[10]® in the PNC mobile app[6], you can easily send and receive money with people you know and trust.

Mobile deposit

With the PNC Mobile app, you can use your smartphone camera to deposit checks into your PNC account.[11]

Email and text alerts

Enroll to get notified of important account activity. Notices can even include joint account owners if the balances are low.[12]

Debit Card Features

Pay with just a tap with contactless debit card technology. Add your card to a digital wallet to shop using your mobile or wearable device.



pnc.com/fwonsiteoffers

Explore the latest PNC banking offers and promotions

Carrier fees for data usage may apply.

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PNC Visa® Credit Cards

Select the credit card that's right for you:

PNC CASH REWARDS® VISA®



Turn calculations into cash back.

Earn cash back on everyday spending categories and **no annual fee.***

PNC CASH UNLIMITED® VISA®



Take the work out of rewards.

Earn unlimited 2% cash back on purchases** and **no annual fee.***

PNC SPEND WISE® VISA®



Smarter spending made easy.

Our lowest intro APR and **no annual fee.***

PNC SECURED® VISA®



Build the credit you deserve.

No credit score required to apply and **no annual fee.***

*For details and current promotions, visit pnc.com/creditcard.

** The term "purchases" does not mean every transaction you make with your credit card. Some limited transactions, such as cash advance transactions (including the purchase of cash equivalent products) and balance transfers are excluded."

Fraud Prevention

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Protect Yourself from Fraud



If someone steals your personal and account information, they may be able to take out loans and credit cards and open bank accounts in your name. This can wipe out your finances and have long-term effects on your credit score.



Fraud Prevention & Safety Tips

01 **Don't share your PIN, passwords and account numbers with anyone**.

02 **Limit the amount of cash you carry**.

03 **Shred paper bank and credit card statements**; ATM, credit card and debit card receipts; and any other documents that include your personal information.

04 **Be cautious about doing online shopping** and banking from public Wi-Fi hotspots.

05 **Never email or text** your SSN, ITIN, credit card or account numbers, or any other private information. (**Your bank will never ask for this information by email or text**.)

06 **Never click on a link in an email from a source you don't know**.

07 **Update the bank with any changes** to your contact information (phone number, address and email address.)

08 If your debit card is lost or stolen, **notify your card issuer immediately.**

When using an ATM:

- Shield your keypad when entering your PIN.
- If it is dark outside, try to use a well-lit ATM or one inside a building.
- If someone or something makes you feel nervous, press "Cancel", take your card and move to a different ATM

Visit PNC .com for more **Banking Security Tips**

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What’s next

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What's next?

Get Started Today

Please follow steps below to apply for a PNC product today:

01 Request an application link from a PNC banker

02 An email will be sent to email address you provide

03 Follow application instructions to apply for a checking product

Notice: To receive PNC informational material, please provide your first name, last name, valid email address and home ZIP code (if applicable). The name and email address you are providing at this time will only be used to email you information for the products you have requested and will only be retained for support purposes related to your inquiry or application.

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Schedule a 1-to-1 appointment

Katie Cerda
Financial Sales Consultant
Organizational Financial Wellness
412.807.3055
katie.cerda@pnc.com
NMLS ID: 2607112

Please email me and include:

01 Your first and last name

02 Your company name

03 Your phone number

Disclosures

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Disclosure

1. Visit pnc.com/locator to find a PNC ATM near you. Partner ATMs are not owned by PNC and may be limited to cash withdrawal functionality.

2. The Reserve and Growth accounts are available only when opening a Virtual Wallet checking product with Spend, Reserve and Growth.

3. Transaction fees will apply to your account if you exceed six (6) Restricted Transfers in a monthly service charge period. Restricted Transfers are transfers from a Growth account to other accounts (including transfers to another account for overdraft protection) or to third parties by check, through point-of sale purchase transactions or similar debit card transactions, by pre-authorized or automatic agreements, telephone, online or similar order payable to a third person. If you make more than a total of six (6) Restricted Transfers in a monthly service charge period, you will be charged a fee for each Restricted Transfer. See your account agreement and fee schedule for more information. Other limits may apply to your account. We reserve the right to suspend enforcement of these transaction limitations, or to modify them, at our discretion.

4. A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.

5. Low Cash Mode is available only on the Spend account of your Virtual Wallet product.

6. In order to avoid overdraft fees, you must bring the available balance in your account to at least $0 before your Extra Time expires. If you make a deposit, the time it takes for your deposit to be reflected in your available balance and for those funds to become available to you will vary based on the deposit type and time. Depending on your deposit type or your deposit time, your deposit may not be available before your Extra Time period expires, and you may incur overdraft fees. See your Funds Availability policy for more information. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

7. Debit card transactions do not qualify for Payment Control. When you choose to return an item that has been presented to PNC for payment, we will return the item to the payee's bank for insufficient funds, and the payee will not receive payment from PNC. You may still have an obligation to pay the payee for goods, services or other products. PNC is not responsible for satisfying any obligations between you and the payee or any other party with respect to an item you decide to return. Before choosing to return an item, you should consider rules the payee may have or actions the payee may take on late/returned payments. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services, including loans, deposit accounts, and other services at PNC and other institutions.

8.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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9. 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.

10. 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.

11. 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.

12. 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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