



Earn up to \$300^[1]

Open and use a new, qualifying PNC checking account and earn \$300 or \$200!

Simply establish a qualifying direct deposit and make 10 qualifying purchases with the PNC Bank Visa® Debit Card linked to the new account.

This offer is good through December 31, 2018!



Virtual Wallet®: More than just a checking product

Tools that help you to set goals, stay on track and see your financial picture

Virtual Wallet includes:

- Checking (Spend), short-term savings (Reserve) and long-term savings (Growth) – accessible all in one place
- A calendar view of your transactions and ability to track spending by category
- Bonus rewards when you add a select PNC credit card
- Higher interest rates (relationship rates) on your Growth account,⁽²⁾ for long-term savings

Earn \$300 with a new Virtual Wallet with Performance Select

Our premium checking offering, with the highest level of rewards and benefits

Virtual Wallet with Performance Select includes all of the benefits Virtual Wallet has to offer, plus:

- No PNC charge for using any ATM; fees charged by other institutions are reimbursed **See how much in your area »**
- Up to 6 additional checking or savings accounts at no additional charge

Apply Online!

Offer will be automatically applied

[Apply Online](#)

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- Peace of mind with up to \$10,000 in ID Theft reimbursement coverage^[3]
 - Free exclusive design checks or \$12 discount on other select designs
 - Earn higher interest rates on your Growth account with our relationship rates^[2] **See interest rates in your area »**

Learn more »

3 Simple Steps to Get \$300⁽¹⁾

1. Open a new Virtual Wallet with Performance Select
2. Establish total qualifying direct deposit(s) of \$5,000 or more to your new account
3. Make at least 10 purchases with the PNC Bank Visa Debit Card linked to the new account

Get \$300 deposited to your account

Prefer a traditional checking account?

Get PNC Performance Select Checking and earn \$300.⁽¹⁾ **Apply Online**

Earn \$200 with a new Virtual Wallet with Performance Spend

If you want rewards for your broader banking relationship

Virtual Wallet with Performance Spend includes all of the benefits Virtual Wallet has to offer, plus:

- Some PNC fees for use of other banks' ATMs are reimbursed; fees charged by other institutions may be reimbursed **See how much in your area»**
- Enjoy discounts on select design checks and on safe deposit box
- Earn higher interest rates on your Growth account with our relationship rates^[2] **See interest rates in your area »**

Learn more »

3 Simple Steps to Get \$200⁽¹⁾

1. Open a new Virtual Wallet with Performance Spend
2. Establish total qualifying direct deposit(s) of \$2,000 or more to your new account
3. Make at least 10 purchases with the PNC Bank Visa Debit Card linked to your new account

Get \$200 deposited to your account

Apply Online!

Offer will be automatically applied

Apply Online

Prefer a traditional checking account?

Get PNC Performance Checking and earn \$200.⁽¹⁾ **Apply Online**



Important Legal Disclosures and Information

1. You may earn a \$300 reward if you open a new Virtual Wallet with Performance Select or Performance Select Checking account. You may earn a \$200 reward if you open a new Virtual Wallet with Performance Spend or Performance Checking account. You will only be considered for one reward amount, which is based on the product type you open.

To qualify for the reward, the new checking account must be opened online via the "Apply Online" links on this web page beginning 10/1/18 through 12/31/18 and the following conditions must be met within the first 60 days: (a) qualifying Direct Deposit(s) must be received and (b) 10 qualifying purchases must be made using the PNC Bank Visa® Debit card associated with the newly opened account. 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 "Cash Trans Promo 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 Spend or Virtual Wallet with Performance Select, or a Performance Checking or Performance Select Checking account. 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 or Performance Select Checking, or \$2,000 for Virtual Wallet with Performance Spend or Performance Checking. Credit card cash advance transfers, transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying Direct Deposits.

A qualifying debit card purchase is defined as any debit card purchase made at point of sale using your signature or PIN, or a purchase made electronically or online using your debit card number, including recurring payments.

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 12 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.

2. If you make at least 5 qualifying purchases in a month with your Virtual Wallet Debit Card or PNC credit card included in your Virtual Wallet or set up a qualifying monthly direct deposit of at least \$2,000 (\$1,000 for WorkPlace Banking or Military Banking customers) for Virtual Wallet with Performance Spend or \$5,000 for Virtual Wallet with Performance Select, you'll earn the high yield rate (relationship rate) on your Growth account for the following month.

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.

3. Covers up to \$10,000 out of pocket expenses incurred to regain your identity and to repair your credit. Certain restrictions and deductibles apply. See the Summary Description of Benefits for the Personal, Internet and Identity Coverage Master Policy for details. Coverage applies to Primary Checking account only, not to additional checking, savings or money market accounts.

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PNC WorkPlace Banking is a registered service mark of The PNC Financial Services Group, Inc.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC").

Bank deposit products and services provided by PNC Bank, National Association. **Member FDIC**