



SIGN ON

Search



Checking & Savings. Together.
Helping you manage your
financial life.

Apply Now

Earn up to \$400

when you open and use a select, new Virtual Wallet.[†]

Checking & Savings Together Create One Powerful Solution

Three accounts paired with digital tools to help you manage your money.



Everything you need in one place
money online and on your mobile

Whether you select a Virtual Wallet
only or add Reserve and Growth for
saving and protection, Virtual Wallet
powerful solution for today's bank



Get Ready to Change the Way You Bank

[Compare Accounts »](#)

1

First, select your Virtual Wallet.

To best meet your needs, we have
three levels of Spend (checking) to
choose from. Explore the options

2

Choose Checking Only or Checking & Savings Together.

Get the most of your Virtual Wallet
by bundling Spend with Reserve

3

Apply Online

Apply online for the Virtual Wallet
product that is right for you.

below to compare account benefits further.

and Growth for short-term planning and long-term savings.

Virtual Wallet

Virtual Wallet with Performance Spend

Virtual Wallet with Performance Select

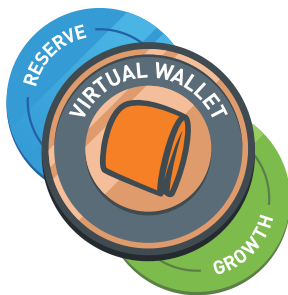
+ Earn \$50

when you open and use a new Virtual Wallet[†] product

- \$0 monthly service charge when you meet any **ONE** of the following requirements:
 - \$500+ monthly direct deposit^[4] to the Spend account
 - **OR**, \$500+ monthly balance in Spend + Reserve^[5]
 - **OR**, account holder is age 62+
 - **Otherwise, \$7**
- Each statement cycle, reimbursement of:
 - the first 2 PNC fees at domestic or international non-PNC ATMs
 - **AND**, up to \$5 for other bank's ATM surcharge fees

 Virtual Wallet Fine Print

 Virtual Wallet Features and Fees



Checking & Savings. Together.



Checking On

- ✓ **Spend** – primary checking account
- ✓ **Reserve** – secondary checking account for short-term planning
- ✓ **Growth** – long-term savings account
- + Two layers of overdraft protection
- + Digital tools to track your spending **AND** to automate your savings goals
- + Low Cash Mode

Apply for Checking & Savings

You may need a mobile device with internet access for identification verification. Standard message and data rates may apply.

- ✓ **Spend** – primary checking account
- + Digital tools to track your spend
- + Low Cash Mode

Apply for Checking

You may need a mobile device with identification verification. Standard message and data rates may apply.

We Also Recommend



Virtual Wallet Student



Personal Credit Cards



Business Checking

Is this your home zip code?

75075 Submit

PNC product and feature availability varies by location. By using your zip code, we can make sure the information you see is accurate.

If your zip code above is incorrect, please enter your home zip code and select submit.

Important Legal Disclosures and Information

1. Low Cash Mode is only available on the Spend account of your Virtual Wallet product.
2. 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 a protection program for authorized payments made with Zelle®. Zelle® is available to almost anyone with a bank account 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.
3. Visit [PNC.com/locator](https://pnc.com/locator) to find a PNC or PNC Partner ATM near you where PNC customers can access money fee-free.
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, \$2,000 for Virtual Wallet with Performance Spend (\$1,000 for WorkPlace or Military Banking customers) or \$500 for Virtual Wallet. 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 Virtual Wallet and Virtual Wallet with Performance Spend, the calculation of the \$500 or \$2,000 combined monthly checking balance requirement (respectively) includes the total of all funds in the Spend and Reserve from your package.
6. For Virtual Wallet with Performance Select, the calculation of the \$5,000 combined monthly checking balance requirement includes the total of all funds in the Spend and Reserve from this package, and up to 6 linked "benefit" accounts if they are checking accounts. 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.
7. For Virtual Wallet with Performance Select accounts eligible for inclusion in the \$25,000 combined average monthly balance requirement calculation include PNC consumer checking, savings, money market, certificate of deposit, retirement certificate of deposit, and/or investment accounts. PNC linked investment balances include investment balances from a PNC Investments account including the value of any annuities if they are reflected on the PNC Investments account statement. A maximum of eight (8) linked PNC accounts, inclusive of the Spend and Reserve for Virtual Wallet with Performance Select, may be considered in the combined average monthly balance relationship.

For Virtual Wallet with Performance Spend, accounts eligible for inclusion in the \$10,000

combined average monthly balance requirement calculation include PNC consumer checking, savings, money market, certificate of deposit and/or retirement certificate of deposit. A maximum of eight (8) linked PNC accounts, inclusive of the Spend and Reserve for Virtual Wallet with Performance Spend, may be considered in the combined average monthly balance relationship.

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. Customer must request account be linked to receive relationship benefits.

†Offer is contingent on product availability and may vary based on where you open your account and the zip code of your primary address. For online or phone origination, the zip code of your primary address will be used to determine product availability. For origination through a PNC location, product availability will be based on the physical PNC location. You may earn a \$400 reward if you open a new Virtual Wallet with Performance Select, a \$200 reward if you open a new Virtual Wallet with Performance Spend, or a \$50 reward if you open a new Virtual Wallet. If you change your Virtual Wallet product type after account opening, the product type that you are in at the end of the month in which you opened your account will determine your offer eligibility, terms and corresponding reward amount, if applicable.

To qualify for the reward, the new Virtual Wallet product must be started online via the application links on this page and completed with a mobile device, or in a branch using the appropriate coupon between 07/22/2022 to 08/31/2022, and a qualifying Direct Deposit(s) must be received within the first 60 days. Your Virtual Wallet product 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 CHECK REWARD” on your monthly statement.

A qualifying Direct Deposit for this offer, 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 Spend account must be at least \$5,000 for Virtual Wallet with Performance Select, \$2,000 for Virtual Wallet with Performance Spend and \$500 for Virtual Wallet. Credit card cash advance transfers, wire transfers, person to person transfers, transfers from one account to another or deposits made at a physical PNC location 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 PNC 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. Trust, Estate and other specialty titled accounts are excluded from this offer. 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 the appropriate Internal Revenue Service (IRS) forms, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.

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Low Cash Mode is a registered mark of The PNC Financial Services Group, Inc.

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PNC has numerous patents/pending patent applications directed at various features and functions of Virtual Wallet.

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

Read a summary of privacy rights for California residents which outlines the types of information we collect, and how and why we use that information.

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CORPORATE & INSTITUTIONAL

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