



PNC Privacy Policy

This policy is effective 03/19/2025 and may be amended from time to time.

The PNC Financial Services Group, Inc. ("PNC") family of companies is committed to treating and using personal financial information about you responsibly. PNC only collects data that is necessary for business purposes. The PNC Privacy Policy explains what personal information we collect, why we collect it, how we protect it, and how and why in certain cases we may share it among PNC companies or with select other parties. We also tell you how to exercise your personal information sharing and use choices.

What PNC Does With Your Personal Information

The PNC Privacy Notice is available in English and Spanish.

PNC will post online any changes to the PNC Privacy Policy and the PNC Website Customer Information Privacy Policy on or before the effective date of such changes. You will be able to determine the date of the last change by noting the revision (Rev.) date of the policy. If you have already notified us of your information sharing preferences, you do not need to notify us again.

To limit our sharing, you can:

- Call 1-800-762-2118 - our menu will prompt you through your choice(s).
- Online Banking Customers - simply sign-on at [pnc.com](https://www.pnc.com) (<https://www.pnc.com>) then go to Customer Service - Privacy Preferences to make your choice(s).

If you are not currently a PNC Online Banking customer, you may click here to

"Get Started" (<https://www.onlinebanking.pnc.com/alservlet/OnlineBankingServlet?userId=enroll&origin=p>) and enroll.

PNC Online and Mobile Privacy Policy

PNC's Commitment to You

PNC is committed to respecting and protecting the privacy of our online customers and site visitors. We protect your information online with the same care we utilize for all PNC transactions. This online privacy policy explains what information about you we collect, and how we use and protect it in mobile and internet commerce. Our online and mobile privacy practices strictly abide by the terms of our privacy notice, *What Does PNC Do With Your Personal Information* provided above.

This Policy applies to customer relationships established in the United States. Some PNC affiliates are licensed to do business in foreign jurisdictions. The web sites of those affiliates have separate privacy policies which apply to their customers based upon the laws of the jurisdiction in which the affiliates are established.

Personal Information

Personal information refers to any information about you that is personally identifiable to you. Your telephone number, name, address, and transaction history are examples of information that pertain to you personally.

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Data

Data in the context of our online and mobile privacy policy generally refers to other information that we collect through your internet or mobile activities or which third parties may collect on our behalf. Such data may or may not be personally identifiable to you. Geolocation data collected from your mobile device when you ask for the location of the nearest ATM is personally identifiable when obtained through Mobile Banking.

Information Collection

We Collect Personal Information About You When:

- **You Provide Personal Information to Us**

PNC collects personal information online that you provide to us, such as when you log in, on applications you complete, and when you use our products and services. We may also monitor, record and maintain records of your online and offline communications with us, including when you contact us through our website or mobile app or otherwise communicate with us, such as by email, phone, chat and postal mail. See *What Does PNC Do With Your Personal Information* (<https://www.pnc.com/en/privacy-policy.html#PersonalInfo>) for more information about what personal information is collected, how, and why.

- **We Obtain Personal Information from Others**

We obtain personal information from third parties such as credit bureaus and others to tailor your online experience.

- **We Gather Information Online**

PNC uses tools (some of which may be hosted or provided by our third-party vendors), such as cookies, click stream auditing and other methods, to gather information for internal uses, such as Web analytics and to personalize our content and advertising. We may also use these tools to secure and operate our website and for fraud prevention and verification purposes. For example, we and our third-party vendors may also use tools that enable us to record, review, and analyze your communications with us by email, phone, text, or chat, or through our website or mobile app, as well as your online and account-related activity, such as online banking transactions and other actions taken within or through your account. We do this to maintain records of account-related activity and transactions, detect, prevent and respond to actual or suspected security incidents, errors, fraud or misuse, and for other quality, training, verification, security and support purposes.

Cookies

Cookies are small pieces of information that a Web site stores on a visitor's Web browser to remind the site about the visitor the next time they visit the site. PNC does not store confidential or sensitive personal information in cookies. PNC uses cookies to enhance our customers' online banking session by making navigation easier and providing important security

features. For certain applications, such as Online Banking, cookies are a requirement because they help protect the privacy of a customer's transactions by, for example, automatically terminating the online session if the customer forgets to log out.

Cookies cannot be used to capture your e-mail address, obtain data from your hard drive or gain confidential or sensitive information about you. Additionally, cookies cannot be read by a Web site other than the one that set the cookie. Some Web sites, however, use cookies to obtain information from your browser. You can set your browser to notify you before accepting a cookie, so that you can control whether you accept or reject a cookie. You will need to manage your cookie settings for each device and browser you use. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preference.

Click Stream Auditing

Click Stream Auditing includes information such as a web surfer's IP address, web pages which have been viewed or acted upon by a web surfer, date and time, domain type, and when a web surfer has responded to an advertisement. We may occasionally combine this information with individual information on an aggregate level to determine the effectiveness of our advertising.

Action Tags and Other Technologies

Action Tags are commonly referred to as Web beacons or GIF tags. This type of technology is inserted in various places within our Web site to collect anonymous information about your visits to the PNC site and your interaction with our ads and content. PNC may use certain technologies to collect additional information related to the status and condition of your mobile devices. This information may be used to support the security of your transaction with PNC, determine industry trends, and for other research purposes.

PNC may use information on file with your wireless operator to verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the PNC Mobile Banking Service ("Service"). You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber details, if available, to our service provider for the duration of the business relationship, solely for identity verification and fraud avoidance. See other sections of the PNC Privacy Policy and this Online and Mobile Privacy Policy for information about how we treat your data.

Information Use

Personal information that we collect about you is used to provide you with optimal online experiences with us. We use it to help determine your financial interests and needs in order to recommend relevant products and services. We use personal information about you to qualify you for products and services that you request, to process your transactions, authenticate your identity, prevent fraud, and to keep your information and financial transactions secure.

Information Sharing

PNC does not sell personal information about its customers. PNC shares your personal information within its family of PNC companies (affiliates) and with select third parties in accordance with the terms described in our privacy notice, *What Does PNC Do With Your Personal Information*. The notice also provides a toll free number for you to limit certain sharing. Additional information is provided below under **Advertising and Tracking** and under **Your Options**. We may share personal information when required by law or a subpoena or court order. We may also share personal information when we suspect fraud or for risk management purposes.

Children

PNC websites and mobile applications are not directed to children and do not knowingly collect information from children.

Access

PNC does not maintain a process which allows visitors to review and request changes to any of his or her personally identifiable information, including information that is collected through the use of cookies or other tracking devices, on the Web site or our online

service. If you believe that PNC customer records contain any incorrect information about you, please contact us using the customer service contact information provided on your bank or investment statements, or other communications from us pertaining to the products and services you use. You may also contact your local branch, relationship manager, or broker.

Retention and Destruction

PNC retains personally identifiable information as long as necessary to provide the products and services for which the information was collected, to process and maintain a record of transactions, and as long as necessary for legal process or to satisfy government retention requirements. When the retention period expires, PNC destroys data that was maintained in any form in a manner that renders it completely unusable and incapable of restoration.

Tracking and Online Advertising

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We use third party advertising and media companies to serve ads on our behalf across the Internet and to help manage and optimize our Internet business and communications. Through the use of cookies and Action Tags (commonly referred to as Web beacons or GIF tags), which are inserted in various places within our Web site, such third party companies may collect anonymous information about your visits to the PNC site and your interaction with our ads and content. For instance, they may keep track of how many of our ads you have seen on other web sites before visiting our Web site. This information is used to understand your browsing behavior and interests so that we can identify your financial needs and provide service and advertising that is tailored to you.

Behavioral Targeting

The third party companies we use for online tracking have a network of advertising companies and may share anonymous information about your visits to pnc.com and other Web sites with us, and may use it in order to provide ads about goods and services of interest to you and which would be relevant to you, based on your browsing on PNC.com. From time to time, we may also share anonymous information with such third party companies in an aggregate form, for purposes of analysis and improvement of our Web site. If you would like more information about the use of third-party cookies and tags, or the process of opting out of such cookies or tags, please go to www.networkadvertising.org. (<http://www.networkadvertising.org>)

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Geolocation Data

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PNC does not access location data stored on your mobile device without your permission. Some features will not fully function unless you have enabled access to your location data.

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Social Media

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PNC maintains information on social media sites like Facebook, Twitter, and YouTube. When you post information on PNC social media pages it will be subject to the privacy and security conditions of the social media site. When you log into PNC owned social media properties, we collect information about your activities on those properties. The information we review includes whether you visited or commented on a blog or provided a rating.

PNC mobile applications are not socially enabled and do not allow you to connect to and share information with a community of other users, such as Facebook or Twitter, or the general public, such as YouTube.

Online Tracking and Advertising

PNC uses third-party advertising networks to distribute our advertisements on other websites and mobile applications where we have paid to advertise. These advertisements may use tracking technologies to capture certain information, such as IP address, usage information, or your responsiveness to our advertisements. However, the technologies used do not capture information that identifies you individually. PNC does participate in third party ad network self-regulatory programs for online behavioral advertising.

Pursuant to these programs, PNC honors Do Not Track opt-out preferences that you make to third party advertising networks that we hire to perform online advertising on our behalf.

Two examples are the:

Digital Advertising Alliance's (DAA) Self-Regulatory Program for Online Behavioral Advertising

(<http://www.aboutads.info/>)

and DoubleClick (http://info.evidon.com/more_info/4311?cps%5b4311%5d=1). Click on either or both of these links to stop online advertising from PNC by either of these ad programs. You can also help limit the amount of online advertising you receive by visiting www.networkadvertising.org (<http://www.networkadvertising.org>) to opt-out of advertising from Network Advertising Initiative member companies.

We do not deliver online advertising to customers that have opted out from the receipt of commercial email from PNC when an online advertising campaign utilizes customer email addresses in connection with a hashing process that anonymously matches our ads to our customers who have a presence on select websites.

PNC does not provide a Do Not Track opt-out mechanism to prevent online advertising to you. Instead, we utilize the established industry mechanisms discussed above.

PNC does not respond to a do-not-track signal from your browser. See www.networkadvertising.org (<http://www.networkadvertising.org>) for information on how

to opt out from third party cookies or tags. As noted above, when you use PNC's web sites, third parties used by PNC may collect certain information which does not identify you individually on the PNC web sites or on other sites where PNC advertises. Please review the Privacy Policies of all web sites you visit to ascertain the type of information collected on those sites. The type of personal information that PNC collects online about you is identified above under heading Personal Information and Data, subsection: *We Collect Personal Information About You When*.

Location Tracking

Online advertising that relies on location tracking can be prevented by refusing to grant permission to use location data stored on your device. You can also set your device to block access to location data stored on your device. Refer to the user guide for your device.

Controlling Cookies

Visit the Federal Trade Commission (<http://www.consumer.ftc.gov/articles/0042-cookies-leaving-trail-web>) to learn more about how to limit tracking and online advertising through controlling cookies and other tracking technology that is attached to your browser.

Joint Marketing

Joint marketing enables financial institutions to legitimately share customer information with another financial institution under a marketing arrangement to sell financial products and services. This practice is described in PNC's privacy notice, *What Does PNC Do With Your Personal Information*. Customers may call 1-800-762-2118 to opt out of joint marketing. Online Banking customers may opt out by accessing Privacy Preferences in Customer Service after signing on to Online Banking.

Affiliate Sharing and Marketing

PNC shares information about you among its family of companies in order to provide you with our full range of financial products and services. Please refer to page one of PNC's privacy notice, *What Does PNC Do With Your Personal Information* for a full explanation of these practices and see page two for an explanation regarding why all such sharing is not limited. Customers may call 1-800-762-2118 to opt out of affiliate sharing and marketing.

The California Consumer Privacy Act (CCPA) is a right afforded to only residents of the State of California.

California defines residency as (1) every individual who is in the State for other than a temporary or transitory purpose, and (2) every individual who is domiciled in the State who is outside the State for a temporary or transitory purpose. All other individuals are nonresidents. Examples of domicile include paying taxable income, maintaining a permanent home, paying resident tuition, voting in a California election, or any other benefit not ordinarily extended to nonresidents.

Note that as part of servicing consumer requests and customer accounts, PNC may collect certain categories of information as noted in the "California Consumer Privacy Act Privacy Notice"; however, not all categories of information are likely to be collected from or about each individual consumer. The specific categories of information collected are dependent on the PNC service(s) provided.

Due to other Federal and State laws, PNC may not be able to fulfill deletion of personal information because such information is needed to provide your product or service and/or meet legal requirements.

As a resident of the state of California, per the California Consumer Privacy Act, you have the right to request a correction of your inaccurate personal information.

PNC offers multiple ways to correct inaccurate personal information:

- As a PNC customer, you have the capability to immediately correct inaccurate information by logging into your Online Banking account at PNC.com
- By calling [1-888-PNC-BANK \(tel:18887622265\)](tel:18887622265)
- By [visiting a local branch \(https://apps.pnc.com/locator/search\)](https://apps.pnc.com/locator/search)
- As a current PNC employee, you have the capability to immediately report a change in your personal information by going to Your Profile on the Your Snapshot tab in Pathfinder. If you are a former employee, contact the HR Service Center at [1-877-968-7762 \(tel:18779687762\)](tel:18779687762).
- Or, open a Data Subject Access Request (DSAR) case to request a correction of your inaccurate personal information which could take up to 45 days to complete (or 90 days if an extension is required). Please note that by opening the DSAR case we will need to intake credentials to validate you as a requestor. Once the validation process is complete, PNC will be notifying you within 10 days on the status of the case. PNC might also need to reach out for additional supporting documentation to make the correction/update. If this is the preferred option, please click the link below.

For anything unrelated to personal information correction requests, including general servicing questions or concerns, check out our self-service resources, or give us a call:

- Customer Service Center, [1-888-PNC-BANK \(tel:18887622265\)](tel:18887622265).

[Review the California Consumer Privacy Act Privacy Notice \(/content/dam/pnc-com/pdf/Privacy%20Policy/ca_privacy_notice_english.pdf\)](/content/dam/pnc-com/pdf/Privacy%20Policy/ca_privacy_notice_english.pdf)

The International Customer Privacy Notice is applicable to non-US customers and prospects only. Additional privacy rights may be applicable based on your local jurisdiction.

Last updated January 19, 2021.

Q: *Why are you providing this FAQ?*

A: As your bank, PNC has an obligation to ensure your money and personal information are kept safe and secure. In order to do so, there is critical information we must collect from you and your mobile device when you use our mobile apps. We want to be transparent with you about what that information is and how we use it.

Q: *Are you gathering more data?*

A:For iPhones and other devices using iOS, PNC is following Apple's App Store privacy guidelines. The data that we collect is not changing. We're just providing more transparency about what we're collecting.

Q: *What data do you collect?*

A:The PNC Mobile Banking app uses 4 types of data: user ID, device ID, product interaction and advertising data.

Q: *What does "collect" mean?*

A:"Collect" means that data is being transferred to PNC and/or our third-party providers and stored for a longer period than what we need to service you in real time. An example is storing your device ID to prevent fraud.

Q: *What data do you collect that can identify me?*

A:PNC collects two primary pieces of data that can identify you: identifiers and usage data. Identifiers are things like your user ID or your device's unique identifier. These are pieces of information that allow us to track offers served to our customers, track usage of various features and to track users to identify potential fraud.

Q: *What data do you collect that is linked to me?*

A:PNC collects two primary pieces of data that is linked to you: identifiers and usage data. Identifiers are pieces of information that allow you to sign into the app, like your user ID. Usage data is information that allows PNC to determine which features you may use.

Additional Information

Policy Changes

The effective date of this policy is provided above. Any updates or changes to the policy will be posted on this web site with the new revision date which is the effective date of changes and will be included in the annual privacy notice. Your continued use of this website constitutes your acceptance of any changes to this policy.

Contact

Our address is PNC Bank, The Tower at PNC Plaza, 300 Fifth Avenue, Pittsburgh, PA 15222. You may contact us using the customer service contact information provided on your bank or investment statements, or other communications from us pertaining to the products and services you use. You may also contact your local branch, relationship manager, broker, or by post to the above mentioned address.

Other Information Resources

Federal Trade Commission, Consumer Information: Privacy and Identity (<http://www.consumer.ftc.gov/topics/privacy-identity>)

Federal Communications Commission, Consumer Publications Library (<http://www.fcc.gov/encyclopedia/consumer-publications-library>)

Federal Trade Commission — Cookies (<http://www.consumer.ftc.gov/articles/0042-cookies-leaving-trail-web>)

OnGuardOnline.gov (<http://www.onguardonline.gov/>)

[PERSONAL \(/EN/PERSONAL-BANKING.HTML\)](/EN/PERSONAL-BANKING.HTML)

[SMALL BUSINESS \(/EN/SMALL-BUSINESS.HTML\)](/EN/SMALL-BUSINESS.HTML)

[CORPORATE & INSTITUTIONAL \(/EN/CORPORATE-AND-INSTITUTIONAL.HTML\)](/EN/CORPORATE-AND-INSTITUTIONAL.HTML)

SUPPORT

[Accessible Banking \(/en/customer-service/accessible-banking.html\)](/en/customer-service/accessible-banking.html)

[Customer Service \(/en/customer-service.html\)](/en/customer-service.html)

@PNCBank_Help (http://www.twitter.com/PNCBank_Help)

ON THE GO

Locate ATM/Branch (<https://apps.pnc.com/locator/#/search>)

Mobile Apps Directory (</en/customer-service/mobile-app-directory.html>)

ABOUT

Careers (<https://careers.pnc.com/global/en>)

Corporate Responsibility (</en/about-pnc/corporate-responsibility/corporate-social-responsibility.html>)

Security (</en/security-privacy.html>)

Terms & Conditions (</en/terms-and-conditions.html>)

Privacy Policy (</en/privacy-policy.html>)

Do Not Sell or Share My Personal Information (<https://forms.pnc.com/content/cpra/en/cpra-form.html>)

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