

# PNC WorkPlace Banking

**WorkPlace Banking lets you bank your way, when and how you want — and get new rewards while doing it.**

- Open a new PNC Mortgage and **earn \$300.**<sup>1</sup>
- **Get \$100** credited to your qualifying PNC checking account when you open a new PNC Core<sup>SM</sup> Visa<sup>®</sup> Credit Card, PNC points<sup>®</sup> Visa<sup>®</sup> Credit Card, or PNC CashBuilder<sup>®</sup> Visa<sup>®</sup> Credit Card and meet minimum spend requirement.<sup>2</sup>

Available to PNC WorkPlace Banking customers with Performance Checking, Virtual Wallet with Performance Spend, Performance Select Checking or Virtual Wallet with Performance Select accounts.

**To learn more:**

- Jennifer Speight
- Ph# 919-788-5753
- Email: [Jennifer.Speight@PNC.com](mailto:Jennifer.Speight@PNC.com)

See Reverse Side for Details >





# EARN UP TO \$300<sup>1</sup>!

WHEN YOU OPEN AND USE A NEW PNC WORKPLACE CHECKING ACCOUNT



## 1. CHOOSE YOUR ACCOUNT

Open a new Virtual Wallet® with Performance Select, or a Performance Select Checking Account to earn **\$300**

**OR**

Open a new Virtual Wallet® with Performance Spend, or a Performance Checking Account to earn **\$200**



## 2. USE YOUR ACCOUNT

Complete these requirements within 60 days

**A.** Set up a qualifying direct deposit:

**\$5,000** if you opened a Virtual Wallet® with Performance Select, or a Performance Select Checking Account

**OR**

**\$1,000** if you opened a Virtual Wallet® with Performance Spend, or a Performance Checking Account

**AND**

**B.** Make **5** qualifying purchases with your PNC Visa® debit card

**AND**

**C.** Make at least one online bill payment by signing onto PNC's Online Bill Pay



## 3. COLLECT YOUR REWARD

Look for your cash reward in your new PNC WorkPlace Checking Account

Please contact Jennifer Speight at [Jennifer.speight@pnc.com](mailto:Jennifer.speight@pnc.com) or 919-788-5753 for additional information.

Learn more about the benefits of PNC WorkPlace Banking by talking to your company's WorkPlace Banker or visiting [pnc.com/wpbanking](http://pnc.com/wpbanking)

THIS SPECIAL OFFER ENDS DECEMBER 31, 2016!





# PNC WorkPlace Banking

**Performance Checking or Virtual Wallet® with Performance Spend** have rewards that you can get as a WorkPlace Banking customer.

## BENEFITS

- Free PNC Bank ATM transactions and reimbursement of first 4 PNC transaction fees for non-PNC Bank ATMs per statement period
- Non-PNC Bank ATM surcharge fee reimbursement, up to \$10 per statement period
- Free Online Banking<sup>1</sup>, Mobile Banking<sup>2</sup> and Bill Pay
- Free Overdraft Protection Transfers
- Free savings or money market account<sup>3</sup>
- Bonus rates on select Certificates of Deposit and IRA CDs
- \$10 annual fee discount on Safe Deposit Box
- Installment loan discounts with direct debit of payment from PNC checking<sup>4</sup>

## REWARDS

- PNC Purchase Payback® Rewards Program<sup>5</sup>
- Bonus relationship rewards on PNC Credit Cards<sup>6</sup>

## WORKPLACE BANKING BENEFITS

- No monthly service charge if the total amount of all qualifying direct deposits credited to your account during the monthly statement period is at least \$1,000<sup>7</sup>
- Refer a Co-Worker Rewards Program<sup>8</sup>
- Free Onsite Educational Seminars
- Open a new PNC Mortgage and earn \$300<sup>9</sup>
- Get \$100 credited to your qualifying PNC checking account when you open a new PNC Core™ Visa® Credit Card, PNC points® Visa® Credit Card, or PNC CashBuilder® Visa® Credit Card and meet minimum spend requirement<sup>10</sup>
- Reduced program fee schedule for Capital Directions®, offered through PNC Investments, LLC<sup>11</sup>

With PNC and WorkPlace Banking, you can bank the way you want to. Choose from traditional checking — Performance Checking — or try the integrated experience of Virtual Wallet® with Performance Spend. Either way, you get access to the products you need with all of the great features that help you easily manage your money.

**For more information visit [pnc.com/wpbanking](http://pnc.com/wpbanking) or contact Jennifer Speight at 919-788-5753 or [Jennifer.speight@pnc.com](mailto:Jennifer.speight@pnc.com).**

See reverse for full details. >





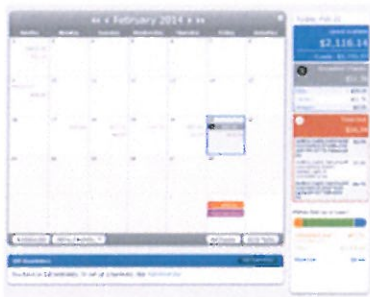
## Virtual Wallet Demo – Key Experience

### 1. Money Bar (In the Quick View Page)



The **Money Bar®** gives customers a quick view of their present financial situation – showing their total amount of funds in the Spend and Reserve account, as well as the available amount which includes outgoing bills, so customers can have an immediate view of their financial situation.

### 2. Calendar



The **Calendar** Displays both past, present and future financial interactions to enable customers to see their broader financial picture. It includes debit card transactions, online bill pay transactions, and even PNC linked Credit Card transactions. Customers can personalize their calendar by adding pay days and by scheduling reoccurring automatic debit transactions or checks so they are more aware of what is upcoming. The Virtual Wallet Calendar helps put everything together for our customers.

### 3. Spending Zone and Budget Tools



**Spending Zone and Budget Tools** this displays a customers spending history and allows them to reflect on past spending so they can adjust their budgets for the future. It includes an overall spending recap and also automatically separates spending into preset categories as well, like gas and groceries. With a linked PNC Credit Card, customers can track both debit and credit spending, as well as online bill payments. This past view can help customers get better control of their spending.

### 4. Savings Engine



**Savings Engine** The Savings Engine allows customers to easily see how much they have saved in the Reserve and Growth account, and provides an easy way for customers to grow their savings by developing "Savings Rules" that transfer money from the Spend to Reserve/Growth accounts based on the customer's specific preferences.

They can choose to set rules based on their pay day, at regular intervals, when they pay bills, or even on the fly. The money transfers directly from the Spend to the Reserve/Growth accounts, and happens in real time when logged into online banking.



# FILL IT OUT, PASS IT ON!

## PNC WORKPLACE BANKING CUSTOMERS: REFER AND GET UP TO \$1,000\* A YEAR!

To refer a co-worker to PNC WorkPlace Banking, fill in your information on this coupon and give it to your co-worker. Once your co-worker opens a new checking account and meets all of the requirements to receive their cash reward, you'll get \$100 for every referred co-worker, up to \$1,000 per calendar year.



## GET YOUR \$100\*\* when you join PNC WorkPlace Banking. It's all about convenience and value!

PNC WorkPlace Banking is a bank at work benefits program that can make your everyday banking easier and help you meet your financial goals. Here's a look at what makes PNC WorkPlace Banking different:

- > Helpful educational on-site and online sessions, workshops and financial tools to help you get where you want to be.
- > Traditional or online checking options. There's one to fit you, and switching is easy.
- > Convenient Direct Deposit with same-day access to your funds.
- > Special discounts and offers.

To get your \$100\*:

1. **TAKE** this coupon to your nearest PNC Bank branch.
2. **OPEN** a select new WorkPlace Banking checking account, establish a qualifying direct deposit, make five qualifying purchases with your PNC Bank Visa® Debit Card and one payment with PNC Online Bill Pay.
3. **ENJOY** the benefits of PNC WorkPlace Banking — and \$100 — thanks to the co-worker who referred you.

Call 1-888-PNC-WORK today to learn more!

### REFERRED BY:

FULL FIRST AND LAST NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

NEW CHECKING CUSTOMER FULL FIRST AND LAST NAME \_\_\_\_\_

### PNC BANK USE ONLY:

#### NEW WORKPLACE CHECKING CUSTOMER

ACCOUNT #              
(10 DIGITS ARE REQUIRED FOR ACCOUNT NUMBERS)

#### REFERRED BY

ACCOUNT #              
(10 DIGITS ARE REQUIRED FOR ACCOUNT NUMBERS)

(Required) BANK REPRESENTATIVE WORK EMAIL ADDRESS: \_\_\_\_\_

#### Instructions to Banker:

Use promo code **RAC16** upon account opening and fax coupon to **412-803-7140**



#### \*FOR THE REFERRER:

To be awarded \$100 cash, you must be a WorkPlace Banking participant and make a qualified referral. In order to make a qualifying referral, your co-worker must present a referral coupon when they open their eligible PNC WorkPlace Banking checking account, and they must also satisfy the specific requirements to earn the monetary reward applicable to their eligible PNC WorkPlace Banking checking account available at the time they open the account. \$100 cash will be awarded within 60 days after the monetary reward is issued to the co-worker. The \$100 cash award is limited to ten referral payments per calendar year — up to \$1,000. This offer may be extended, modified or withdrawn at any time without prior notice 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.

#### \*\*FOR THE REFEREE:

You may earn a \$100 reward if you open a new Virtual Wallet® with Performance Spend, Performance Checking, Virtual Wallet® with Performance Select, or Performance Select Checking. To qualify for the reward, the new checking account must be opened with a valid WorkPlace Banking company code between 7/1/2016 and 12/31/2016 and the following conditions must be met within the first 60 days: (a) qualifying direct deposit(s) must be received and (b) 5 qualifying purchases must be made using the PNC Bank Visa® Debit Card associated with the newly opened account and (c) at least one payment must be completed via PNC Online Bill Pay (from the Spend account for Virtual Wallet products). Your checking account must remain open in order for you to receive the reward, which will be credited to the eligible account within 60 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 a Performance or Performance Select Checking Account, or the Spend Account of a Virtual Wallet with Performance Spend or Virtual Wallet with Performance Select. The total amount of all qualifying direct deposits credited to your checking account must be at least \$1,000. 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. A qualifying bill payment must be made using the PNC Online Banking system and the payment date of at least one transaction must be within 60 days of new account opening. Transfers, drafts, payments made from PNC checking through another party's payment system, or personal transfers through Popmoney, do not qualify as bill 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.



Please Fax your completed enrollment form to Jennifer Speight at  
Secure Fax #: 855-365-9012 or Email to Jennifer.Speight@pnc.com



#### USA PATRIOT Act

Important Information about Procedures for Opening a New Account To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each customer that opens an account. What this means for you: When you open an account, we will ask you your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying information.

### Applicant

Name (First, MI, Last) \_\_\_\_\_  
Social Security Number or Individual Taxpayer Identification # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
"Home Address" (if P.O. Box, a street address is also required) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_  
Best Time to Call \_\_\_\_\_ Email (Required for Virtual Wallet) \_\_\_\_\_  
Employer \_\_\_\_\_ Length of Employment \_\_\_\_\_ Occupation \_\_\_\_\_  
Applicant's Annual Salary / Wages / Other Investment Income \$ \_\_\_\_\_  
Identification Number \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_  
☐ Driver's License State \_\_\_\_\_ ☐ Passport ☐ Resident Alien Card ☐ Other  
Description \_\_\_\_\_

**Check Only One** ☐ I am a U.S. Citizen ☐ I am a Resident Alien ☐ I am a Non-Resident Alien (If checked please complete W-8BEN Section on the back of application)

Are you currently or have you ever been a foreign government official, an official of a major foreign political party, or are you an immediate family member, close associate, acting at the direction of or for the benefit of those officials or their corporations or businesses? ☐ Yes ☐ No

#### For ALL Non-Resident Alien customers:

1. In order to prevent withholding of tax on interest paid to your account you MUST, whether you reside in the U.S. or not, complete (sign) and return Form W-8BEN in this application to PNC. AND
2. You MUST attach a photocopy of your VALID foreign identification (i.e., foreign passport, non-U.S. drivers licenses or similar documentation).

### Joint Applicant

Name (First, MI, Last) \_\_\_\_\_ Relationship to Applicant \_\_\_\_\_  
Social Security Number or Individual Taxpayer Identification # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
"Home Address" (if P.O. Box, a street address is also required) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_  
Best Time to Call \_\_\_\_\_ E-mail \_\_\_\_\_  
Employer \_\_\_\_\_ Length of Employment \_\_\_\_\_ Occupation \_\_\_\_\_  
Applicant's Annual Salary / Wages / Other Investment Income \$ \_\_\_\_\_  
Identification Number \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_  
☐ Driver's License State \_\_\_\_\_ ☐ Passport ☐ Resident Alien Card ☐ Other  
Description \_\_\_\_\_

**Check Only One** ☐ I am a U.S. Citizen ☐ I am a Resident Alien ☐ I am a Non-Resident Alien (If checked please complete W-8BEN Section on the back of application)

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2. You MUST attach a photocopy of your VALID foreign identification (i.e., foreign passport, non-U.S. drivers licenses or similar documentation).

### Account Registration—Mandatory Taxpayer Identification Number and Certification

Under penalties of perjury, I certify that:  
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and  
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and  
3. I am a U.S. citizen or other U.S. person (defined below); and  
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Account Agreement:** By signing this Account Registration and Agreement and/or by using the account, by requesting and/or using and/or later adding any account related services, including but not limited to Debit Card/ATM Card, Overdraft Protection, PNC Bank Online services, I agree to be bound by the terms and conditions of PNC Bank's Account Agreement for Personal Checking and Savings Accounts, and/or PNC Bank's Account Agreement for Certificates of Deposit or IRA CDs, as applicable, and Consumer Schedule of Service Charges and Fees, as well as other terms and conditions that may apply to my PNC Bank account, account features and/or services. I agree that my account is subject to approval by PNC Bank.

☐ Check this box if you are a Non-Resident Alien, and sign below for Account Agreement and complete W-8BEN on reverse.

I also agree that I give PNC Bank permission to send my personal information to a third party reporting agency to verify my identity and credit worthiness.

Please sign and print your name. This will be kept on file as your official signature.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

X _____ Signature of Account Holder	_____ Date	X _____ Signature of Joint Account Holder	_____ Date
X _____ Print Account Holder's Name	_____ Social Security or Tax ID Number	X _____ Print Joint Account Holder's Name	_____ Social Security or Tax ID Number

#### For Bank Use Only

Account Number	Branch	Sub-Prod.	Date Opened