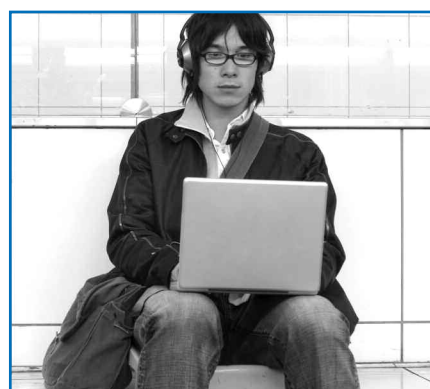
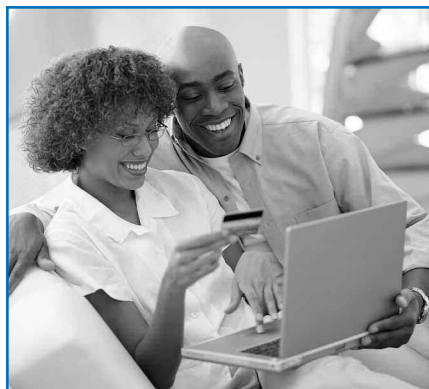


Personal Deposit Account Application

Banking Made Easier



This Quick Start Form Makes It Easy To Open Your New Accounts.

Go ahead. Tell us how you want to bank.

1. **Start Right Here.**

This application makes it easy to open new accounts. You'll be able to sign up for many of our most popular services by simply checking a box!

2. **Make Sure You Complete The Account Registration Section Of The Application.**

Please complete and sign the Account Registration Section. We can't open your account without it.

3. **Include A Check.**

Please enclose a check or money order made payable to "PNC Bank" or indicate on the Quick Start Form that your initial deposit will be made through an automatic transfer from an existing PNC Bank account.

4. **Mail It All Back To Us.**

Return all forms and applications to: PNC BANK- WEB SERVICES, P.O. BOX 3449, PITTSBURGH, PA 15230-9991. That's all there is to it!

Once we have received your signed forms and deposit, we will send you complete details on any of the new accounts you've opened.

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 for 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.

What new accounts would you like to open?

Specify individual Checking or Savings account(s)—that you would like to open with this application. Also indicate the initial deposit you will make for each. For your convenience, the minimum amount required to open each account is listed here.

Checking Account Options:

	Minimum To Open	Initial Deposit I Will Make
<input type="checkbox"/> Free Checking	\$25	\$ _____
<input type="checkbox"/> Performance Checking	\$25	\$ _____
<input type="checkbox"/> Performance Select Checking	\$25	\$ _____
<input type="checkbox"/> Foundation Checking	\$25	\$ _____
<input type="checkbox"/> Other _____	\$25	\$ _____

Saving Options:

<input type="checkbox"/> Premium Money Market	\$100	\$ _____
<input type="checkbox"/> Savings	\$25	\$ _____
TOTAL		\$ _____

How will you make your initial deposit?

☐ Check/Money Order enclosed (payable to "PNC Bank")

☐ Transfer from your existing PNC Bank account:

Account Type: ☐ Checking ☐ Savings
☐ Premium Money Market

Ten-Digit Account Number _ _ _ _ _

ATM/Check Card Products

If you would like a debit card, please select one of the following options – or let us know if you would like us to link your new account(s) to your existing PNC Bank Visa® Check Card. Note: If you are opening only a Savings or Premium Money Market account, a PNC Banking Card is the only option you may choose.

☐ I prefer to receive a PNC Bank Visa® Check Card.

The PNC Bank Visa® Check Card is more than just an ATM card. It allows you to make purchases anywhere VISA® is accepted (such as grocery stores and gas stations)—and the money will be withdrawn from your account as if you wrote a check.

☐ I prefer to receive a PNC Banking Card.¹

The PNC Banking Card is a standard ATM card without the VISA purchase feature of a Check Card. *Note: If you open only a Savings or Premium Money Market account, this is the only option you may choose.*

☐ I already have a PNC Bank Card. Please link my new account(s) to my existing PNC Bank Card.

Select a Personal Identification Number

Your Personal Identification Number (PIN) should be easy for you to remember, but difficult for others to guess. Your PIN is used to access your account through your debit card, Online Banking and Telephone Banking.

Select a four-digit PIN for your new PNC Visa® Check Card, or Banking Card here:

(please select numbers only)

Have your joint account holder choose a four-digit PIN for their new card here (it may be the same PIN as yours):

(please select numbers only)

Checking Options

Please review each of the following account features.

> Statement Options

☐ Online Statements

OR

Paper Statement with:

☐ Check Safekeeping

☐ Check Images

☐ Canceled Checks Returned

> AutoAlerts®

Automatically notify me by an e-mail for activity in my account:

☐ Direct Deposit ☐ Overdrawn notification

☐ Balance exceeds \$ _____

☐ Balance falls below \$ _____

Note: AutoAlerts will be sent to the email address listed in the **Tell Us About Yourself** Section

> Telephone Transfer²

All accounts can receive free Telephone Transfer, which allows you to make transfers between your PNC Bank checking, savings and money market accounts conveniently by phone.

If you want to receive this feature, check here: ☐

> Overdraft Protection Options³

With Overdraft Protection, funds are automatically transferred from another account in the event you overdraw your Checking account. Complete this section only if you would like Overdraft Protection for your new Checking account(s).

To cover your overdraft, we will transfer funds from the PNC Bank account you have indicated below.

PNC Bank Visa Platinum Select Rewards Credit Card

☐ Existing Account Number

PNC Bank Savings Account

☐ New account opened in this application

☐ Existing Account Number _ _ _ _ _

PNC Bank Line of Credit

☐ Existing Personal Line of Credit

Account Number _ _ _ _ _

☐ Existing Choice Home Equity Line of Credit

Account Number _ _ _ _ _

PNC Bank Checking Account

☐ New account opened in this application

☐ Existing Account Number _ _ _ _ _

Call 1-888-PNC-BANK if you'd like to apply for a new Line of Credit.⁴

_ _ _ _ _

Tell us about yourself (please print)

Please provide your permanent residence address if different from mailing address (street, apt. or suite no., or rural route as well as your city and country). Your permanent address is the address in the country where you claim to be a resident for purpose of that country's income taxes:

Name (First, MI, Last)

_ _ _ _ _ / _ _

Social Security Number or Individual Taxpayer Identification #

Date of Birth

Home Address (if P.O. Box number, street address also required)

City

State

Zip Code

Country

Home Phone

Work Phone

Best Time To Call

E-mail Address¹

Employer

Occupation

Identification Number _____

Issue Date _____ Expiration Date _____

☐ Drivers License State _____ ☐ Passport ☐ Resident Alien Card

☐ Other Description: _____

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 US or not, complete, sign and return Form W8-BEN in this booklet to PNC, AND
2. You MUST attach a photocopy of your VALID foreign identification (i.e., foreign passport, Articles of Incorporation or similar documentation).

CHECK ALL THAT APPLY:

☐ I am a U.S. Citizen ☐ I am a Resident Alien ☐ I am a Non-Resident Alien

If you answered "I am a Non-Resident Alien" and have provided a U.S. mailing address, please explain the reason for the address on the lines provided below:

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 either of those officials or their corporations or businesses? ☐ Yes ☐ No

Tell us about your joint account holder, if any

Name (First, MI, Last) - -	Relationship to Applicant / /
Social Security Number or Individual Taxpayer Identification #	Date of Birth
Home Address	
City	State Zip Code Country
Home Phone	Work Phone
Best Time To Call	E-mail Address [†]
Employer	Occupation
Employer	Occupation
Identification Number	
Issue Date	Expiration Date
<input type="checkbox"/> Drivers License State <input type="checkbox"/> Passport <input type="checkbox"/> Resident Alien Card	
<input type="checkbox"/> Other Description:	

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 US or not, complete, sign) and return Form W8-BEN in this booklet to PNC, AND
2. You MUST attach a photocopy of your VALID foreign identification (i.e., foreign passport, Articles of Incorporation or similar documentation).

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☐ I am a U.S. Citizen ☐ I am a Resident Alien ☐ I am a Non-Resident Alien

If you answered "I am a Non-Resident Alien" and have provided a U.S. mailing address, please explain the reason for the address on the lines provided below:

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 either of those officials or their corporations or businesses? ☐ Yes ☐ No

¹ There is an annual fee for Banking cards linked to a checking account. Please see Consumer Schedule of Service Charges and Fees for details.

² A federal regulation limits the number of transfers that may be made from a savings or money market account. Please see our Consumer Schedule of Service Charges and Fees and/or Account Agreement for Personal Checking and Savings Accounts for additional information.

³ Please see our Consumer Schedule of Service Charges and Fees for information regarding fees that may be charged for overdraft protection set up and transfers.

⁴ All Loans and Lines of Credit subject to credit approval.

[†] By providing your email address, you are granting your consent & permission to PNC Bank to send you periodic emails providing information on special offers and promotions, as well as other informational messages.

Account Registration—Mandatory

Taxpayer Identification Number and Certification

Please read the following statement before signing. Under penalties of perjury, I certify (1) that the taxpayer identification number shown on this form is my correct taxpayer identification number, and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends or because the IRS has notified me that I am no longer subject to backup withholding, and (3), I am a U.S. person (including a resident alien.)

Certification Instructions: Strike out item #(2) above if you have been contacted by the IRS that you are currently subject to backup withholding because of underreporting of interest or dividends on your tax return and the IRS has not terminated that notice. **The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

☐ Check this box if you are a non-resident alien, and sign below for Account Agreement and complete W8-BEN on reverse.

By signing below, I, _____ agree that I have given PNC Bank permission to send my personal information to a third party reporting agency to verify my identity and credit worthiness.

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.

For Bank Use Only

Account Number	Sig. Req.	Branch	Sub-Prod.	Date Opened

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

X _____
Signature of Account Holder Date

Print Account Holder's Name Social Security or Tax ID Number

X _____
Signature of Joint Account Holder Date

Print Joint Account Holder's Name Social Security or Tax ID Number

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Account Registration—Mandatory For Non-Resident Alien (“Non U.S.”)

Form W8-BEN Certificate of Foreign Status of Beneficial Owner For United States Tax Withholding

Type of beneficial owner:*

- ☐ Individual
- ☐ Corporation
- ☐ Disregarded entity
- ☐ Partnership
- ☐ Simple trust
- ☐ Grantor trust
- ☐ Complex trust
- ☐ Estate
- ☐ Government
- ☐ International organization
- ☐ Central bank of issue
- ☐ Tax-exempt organization
- ☐ Private foundation

Certification: Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct and complete. I further certify under penalties of perjury that:

- 1 I am the beneficial owner (or am authorized to sign for the beneficial owner) of all the income to which this form relates,
- 2 The beneficial owner is not a U.S. person,
- 3 The income to which this form relates is (a) not effectively connected with the conduct of a trade or business in the United States, (b) effectively connected but is not subject to tax under income tax treaty or (c) the partner's share of a partnerships effectively connected income and
- 4 For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt or custody of the income of which I am the beneficial owner or any withholding agent that can disperse or make payment of the income of which I am the beneficial owner.

***Beneficial Owner.** For payments other than those for which a reduced rate of withholding is claimed under an income tax treaty, the beneficial owner of income is generally the person who is required under U.S. tax principles to included the income in gross income on a tax return.

Signature of beneficial owner (or individual authorized to sign for beneficial owner)

Date Capacity in which acting

****Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.**

City or town, state or province. Include postal code where appropriate. Country (do not abbreviate)




Mailing address (if different from above)

City or town, state or province. Include postal code where appropriate. Country (do not abbreviate)

**** Your permanent residence address is the address in the country where you can claim to be a resident for purposes of that country's income tax. Do not show the address of a financial institution, a post office box, or an address used solely for mailing purposes. If you are an individual who does not have a tax residence in any country, your permanent residence is where you normally reside.**

(W-8BEN)

For more information

-  Call 1-888-PNC-BANK
-  Stop by your local PNC Bank Branch
-  Or visit pnc.com

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PNC Bank, National Association, **MEMBER FDIC**

TT: 1-800-531-1648
1-888-PNC-BANK
pnc.com

