TIPS + TRICKS

VirtualWallet by PNC

With Virtual Wallet, you have all kinds of ways to help manage your money. Follow these tips to take your Virtual Wallet experience to the next level!

CALENDAR

Use PNC Online Bill Pay so you see your future payments on your Calendar and get a more complete view of your finances.

Set your payday on your Calendar and use direct deposit to put your paycheck right into your Spend account so Virtual Wallet can more accurately calculate Danger Days.

Even if your landlord only accepts paper checks, you can still use Online Bill Pay. We'll print and mail a check for you and it won't count against your three check per month limit.

MONEY BAR

Slide the Money Bar right to add cash to Spend to prevent a Danger Day. Slide it left to put money in Reserve to help reach a goal.

Leave some cash in your Reserve account for Overdraft Protection.

STUDENTS

Away at school and need some extra cash? Ask your parents to reimburse you for certain purchases with the Reimbursement tool on your Account Activity.

SAVINGS ENGINE

Create a savings rule for each payday and save money before you can spend it.

With the Bill Pay and Punch the Pig savings tools, increase or decrease the amount you save on the fly if you can save more or less than normal.

SPENDING

Use your Virtual Wallet debit card or your PNC credit card you include in Virtual Wallet. Then you can track all your spending, by category, each month in the Spending Zone.

Pick three categories where you think you might be overspending. Set a budget and check your progress each month in Spending Zone – Budgets.

SEE IT: TRACKING YOUR SPENDING

TRANSFERS

Use the Transfer Funds tab to move money between your Virtual Wallet accounts and your other accounts.*

Send money to anyone, wherever they bank, with the Transfer Funds tab.* All you need is the recipient's mobile phone number, e-mail address or bank account number.

SEE IT: TRANSFERRING MONEY

*A federal regulation limits the number of transfers that may be made from a savings or money market account. Please see your *Virtual Wallet Fine Print* document for more information.

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