SPEND, RESERVE, GROWTH

VirtualWallet by PNC

THREE ACCOUNTS
THREE SPECIFIC PURPOSES

Spend is your account designed for everyday living and spending. All of your online bill payments, checks, check card purchases and ATM withdrawals, by default, come from Spend.

Reserve is for your short-term savings and primary Overdraft Protection.

Growth, with its high-yield interest rate, is for your long-term savings and serves as a secondary Overdraft Protection account.

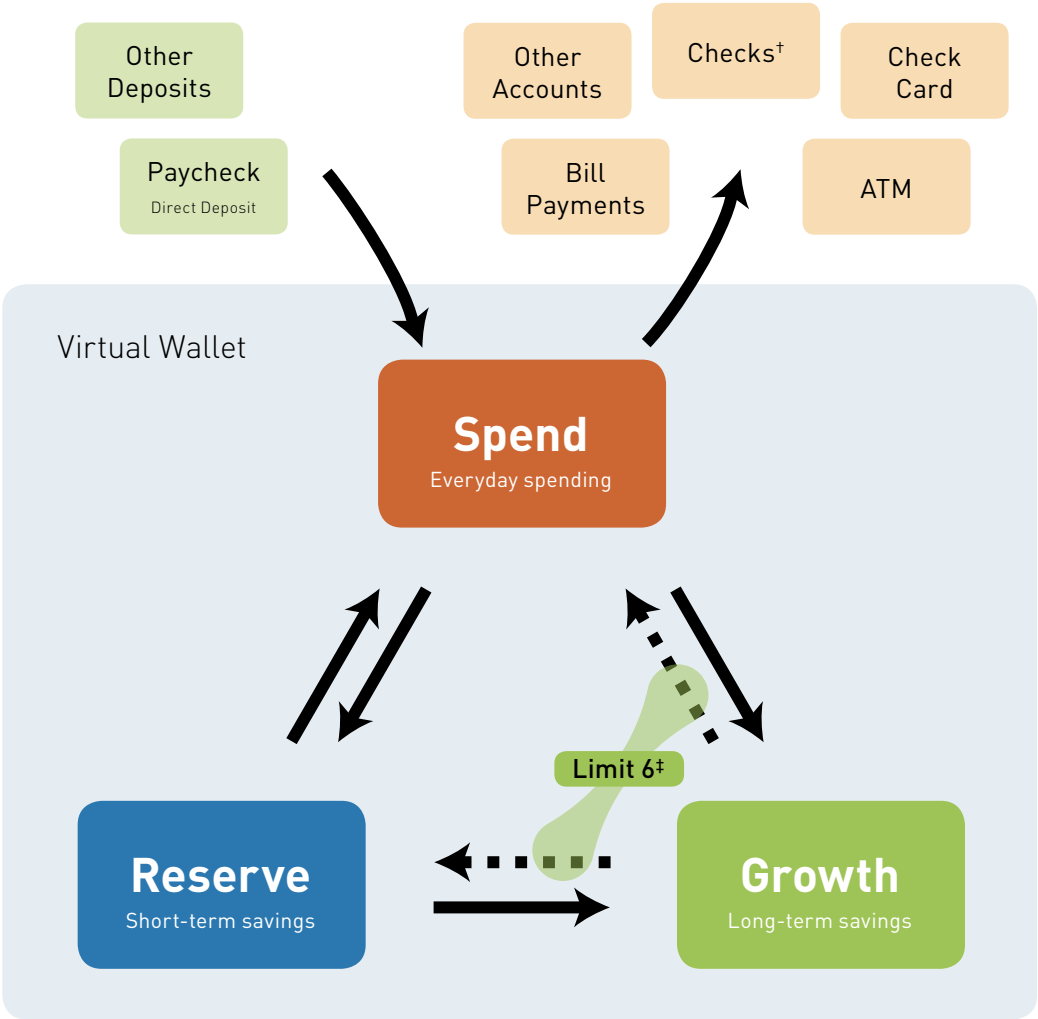
STAY WITHIN THE LIMITS

A federal regulation limits the number of transfers you can make from your Growth account to 6 per month, with some exceptions.‡

Unlimited
- ATM withdrawals or transfers
- Branch teller withdrawals or transfers

Limited to 6 total
- Online and mobile transfers
- Overdraft protection transfers
- Phone banking transfers
- Pre-authorized payments or transfers
- Wire transfers

If you exceed these limits, you could be charged a fee or lose your Virtual Wallet online experience.



† For Virtual Wallet, if you exceed the 3 check per monthly statement cycle limit, you will be charged a fee of $.50 per check.

‡ Limit of 6 transfers each month from Growth, including transfers for Overdraft Protection.
A federal regulation prohibits you from making more than a total of 6 transfers each month to other accounts from a savings account, like your Growth account, (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of-sale purchase transactions with a banking card, by preauthorized or automatic agreements, telephone, or online. See your *Virtual Wallet Fine Print* document for more information. Other limits may apply to your account. Excessive transactions may result in changing your Growth account to a Free Checking account.

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