

Introducing the PNC PayCard

Get your paycheck faster and easier... and keep your money safer!

- 1. Money immediately available on payday** – no more check cashing hassles or fees
- 2. Shop in stores, online, and by mail** at millions of places where Visa® debit cards are welcomed
- 3. Be safer** – no more worries about lost or stolen checks and, unlike cash, your PNC PayCard can be replaced

No credit check or bank account required!

Do More

You Have the Power of Visa®

- Buy groceries, gas, clothes, gifts, movies, books
- Pay for electronics, repairs, dining, travel, and more
- Use it for phone, mail order and internet purchases

Get cash at millions of ATMs worldwide that display these symbols:



Find PNC ATMs at pnc.com/locate and locate ATMs worldwide at visa.com.

It's Easy to Use

To make purchases:

When making purchases at stores or restaurants:

1. Hand your card to the cashier or server
2. Sign the receipt
3. Take your card and keep a copy of the receipt

When making purchases using a Personal Identification Number (PIN) pad:

1. Swipe your card through the PIN pad
2. Either press "credit" and sign the receipt or press "debit" and enter your PIN.

Note: If the grocery or drug store offers cash back with a purchase and you want to get cash back, you will want to press "debit" and enter your PIN.

To get cash from an ATM:

1. Insert your card and follow the steps on the screen
2. Enter your Personal Identification Number (PIN)
3. Choose account type of "Checking"
4. Select the amount of cash you want to withdraw
5. Be sure to take your card and receipt



Not enough money on the card?

If you want to make a purchase but don't have enough money on your card, some merchants may allow you to make a partial payment with your card and pay the remainder with cash or a check.

Check Balances Online

PNC PayCard balances are available 24 hours a day. You can also view recent transactions, see your monthly statement, and change your address. Check your card carrier for details.

Lost or Stolen

Immediately call the phone number on your card carrier. Visa's Zero Liability* policy protects you against unauthorized purchases.

*U.S.-issued cards only. Visa's Zero Liability Policy does not apply to commercial credit card or ATM transactions, or to PIN transactions not processed by Visa. See the Payroll Card Terms & Conditions for details.

How it Works**Gas Stations**

When you pay at the pump, some stations check to see if you have funds to pay for a full tank. If your card is declined even though you still have funds, go inside and tell the attendant how much gas you plan to buy, and sign the receipt for that amount.

Restaurants

Some restaurants will verify that your card has enough funds to cover the purchase and a 15%-20% tip or they'll decline the transaction. Only the amount you sign for will be deducted, so you can leave a tip with your card or in cash.

Hotels

The hotel clerk will verify that your card has sufficient funds to pay an estimated bill for your stay. That amount will be "held" on your card, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted.

Rental Cars

Some rental car companies may require that you use a card to make a reservation. Your PNC PayCard can be used to make the reservation and make payment when the vehicle is returned.

Returning a Purchase

Each merchant location has its own return policy and will handle the return in the same manner as any other Visa® transaction. You may receive a credit to your card, a cash refund or a store credit. It may take up to one week for a credit to appear on your card.



YES, I want to receive the PNC PayCard!

Please provide all the following information required for issuance of your PNC PayCard

Cardholder Information:

Last Name: _____

First Name: _____ Middle Initial: _____

Social Security Number: _____ - _____ - _____

Home Phone Number: (____) _____ - _____

Birthdate (MM/DD/YYYY): _____

Mother's Maiden Name: _____

Email Address (optional): _____

Home Address:

Street: _____ Apt. #: _____

City: _____

State: _____ Zip Code: _____

Mailing Address: *(if different from Home Address)*

Street: _____ Apt. #: _____

City: _____

State: _____ Zip Code: _____

I acknowledge that the following fees will apply to my PNC PayCard:

Purchases (signature and PIN / cash back)	FREE
PNC ATM Withdrawal*	\$2.00
Non-PNC ATM Withdrawal*	\$2.00
ATM Balance Inquiry	FREE
Teller Cash Advance*	\$5.00
Foreign (outside of US) Transaction	3% of transaction amount
Monthly Card Maintenance Fee	N/A
Card Replacement <i>(per card)</i>	\$10.00
Rush Card Delivery <i>(added to card replacement fee)</i>	\$15.00
Paper Statement via US Mail <i>(per statement)</i>	\$0.00
<i>Note: Monthly statements available online for free</i>	
Operator-Assisted Phone Inquiry <i>(waived if calling re: lost/stolen card or error/dispute)</i>	\$2.50
Balance Refund Fee (refund card balance via check)	\$10.00
Inactivity Fee <i>(after 12 months of no activity)</i>	\$3.00
*1 st ATM Withdrawal or Teller Cash Advance after each payroll load is free	
A surcharge may be assessed by the ATM owner if not using a PNC or Allpoint® ATM	



I hereby authorize <insert employer name> to deposit my pay to the PNC PayCard. If funds or monies to which I am not entitled are deposited to the PNC PayCard, I hereby authorize employer to initiate a correcting debit to my PNC PayCard to withdraw funds to correct the error or overpayment. I hereby authorize employer to act as my agent to submit my application for the PNC PayCard to PNC Bank, the issuer of the PNC PayCard, and to send and receive communications on my behalf to and from PNC Bank regarding my PNC PayCard. I authorize you to notify employer if you do not issue me a PayCard or if you cancel my PayCard. By using the PNC PayCard, I hereby agree to the Payroll Card Terms and Conditions governing my use of the PNC PayCard that I will receive at the time I receive the PNC PayCard. I agree to provide PNC Bank with such information and documentation as PNC Bank may request, and to cooperate with PNC Bank in verifying such information, to enable PNC Bank to comply with applicable federal and state laws and regulations.

I acknowledge and agree that this authorization may be rejected or discontinued by employer or PNC Bank at any time. I understand that this authorization replaces any previous authorization relating to employer payment to me, and unless terminated by employer or PNC Bank, this authorization will remain in full force and effect until employer has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the PNC PayCard as provided in the terms and conditions I receive with the PNC PayCard.

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 cardholder that opens an account. Because you are enrolling for the PayCard service, you are being asked to provide your name, address, date of birth and other information that enables PNC Bank to identify you.

Employee Signature: _____
Employee Name (please print): _____
Employee ID Number: _____
Date: _____

****Please submit this form to your PayCard Program Administrator****

PNC® is a registered mark of The PNC Financial Services Group, Inc. ("PNC").
VISA® and Plus are registered trademarks of Visa in the United States and other countries
STAR® is a registered trademark of First Data Corporation in the United States and other countries.
Allpoint® is a registered trademark of ATM National, USA Inc.
Bank deposit products and Treasury Management Services are provided by PNC Bank, National Association,
Member FDIC.



You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$2.00	\$0	\$2.00*	N/A
ATM balance inquiry			\$0
Customer service (automated or live agent)			\$0 or \$2.50 per call
Inactivity (after 12 months of no transactions)			\$3.00 per month

We charge 3 other types of fees.

*This fee can be lower depending on how and where the card is used.

No overdrafts/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid

Find details and conditions for all fees and services in the cardholder agreement.

Payroll Card Terms and Conditions

Definitions

“Agreement” means these Payroll Card Terms and Conditions. “We,” “us” and “our” refer to PNC Bank, a national banking association. “You” and “your” refer to the person in whose name a Card is issued. “Card” means the Payroll Card obtained from us. “Card Sponsor” means your employer or the party through whom wages, salary or other compensation is paid to you via the Card. Our “Business Days” are Monday through Friday, excluding federal holidays.

Agreement; Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By signing, activating, or using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment from time to time in accordance with applicable law. Further you agree that this Agreement is binding on your successors, representatives and assigns

Card Is FDIC Insured

The funds loaded on your Card are insured by the Federal Deposit Insurance Corporation (FDIC) to the maximum allowed by law.

Your Card Sponsor

You acknowledge that you have previously agreed with your Card Sponsor to receive all or a portion of your wages, salary or other compensation from your Card Sponsor by means of funds loaded to the Card. Your Card Sponsor is responsible for instructing us to load the amount of funds designated by your Card Sponsor onto the Card each pay period or as otherwise agreed. Once the funds are loaded onto the Card, the funds belong to you, and you may use the Card for the type of transactions described in this Agreement.

We will load funds onto your Card as and when directed by your Card Sponsor and funds are provided to us. We are not responsible for any delay in loading funds or failure to load funds to your Card caused by your Card Sponsor.

Your Card Sponsor retains the right to deduct funds from your Card in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from your Card Sponsor to add or deduct funds from your Card and in the case of a deduction to return those funds to your Card Sponsor. You also authorize us to notify your Card Sponsor if you do not activate your Card. If you have a dispute with your Card Sponsor about the amount that the Card Sponsor loads onto or deducts from your Card, you agree that we will not be involved in that dispute and that you will resolve that dispute directly and solely with your Card Sponsor.

Ownership of the Card

The Card is and will remain our property. However, you will be solely and completely responsible for the possession, use and control of the Card. You must surrender the Card to us immediately upon request.

Use of the Card

The Card may not be used for Internet lottery, betting or gambling transactions, or for any illegal transactions. You also may not use the Card to purchase securities.

Honoring Transactions; Negative Balances

When there are sufficient funds available on the Card, we will honor transactions initiated or authorized by you. We may dishonor a transaction when the Card has insufficient funds available. We may charge the Card for all transactions you initiated or authorized, even though a negative balance may be created, but we have no obligation to permit a negative balance on the Card. You will be liable for and must immediately correct any negative balance on the Card.

Certain types of merchants, such as restaurants, gas stations (fuel dispensers), car rental agencies and hotels, generally obtain an authorization to charge your account for an amount which may exceed the actual amount of your final purchase. If the amount of the authorization exceeds the funds remaining on your Card, your transaction may not be honored, even though the funds remaining on your Card are sufficient to cover the actual amount of your purchase. Furthermore, the amount of the authorization will be deducted from your available balance until the completion of the purchase or transaction, or the expiration of the time period set by us for authorizations.

Types of Available Transfers

You, or someone you have authorized by giving them the Card, may use the Card to:

1. Pay for purchases or services at places that have agreed to accept the Card;
2. Obtain cash from automated teller machines (ATM);
3. Obtain cash at a bank, financial institution or merchant which accepts VISA cards and provides this service;
4. Authorize others to originate automatic debits to your Card (for instance, to pay recurring bills);or
5. Authorize the Card Sponsor to originate one-time or recurring deposits to your Card.

Some of these services may not be available from us at all times or at all terminals at all times.

Limitations on Transfers

There are daily dollar limits on the amount of the ATM withdrawals and purchases you may make with your Card. These limits are as follows:

- Maximum daily total withdrawals and purchases (including point-of-sale and ATM transactions) is \$5,000.
- Maximum daily point-of-sale transactions using signature is \$5,000.
- Maximum daily point-of-sale transactions using PIN is \$2,000.
- Maximum daily teller cash withdrawals (at any VISA member bank) is \$5,000.
- Maximum daily cash back transactions at merchants is \$500.
- Maximum daily ATM withdrawals is \$500.

Furthermore, from time to time, we may impose additional limitations on the types, frequency, timing and amount of electronic transactions without notice, for security purposes.

Please note that operators of ATMs and terminals may also impose limitations on the amount, number, or frequency of transactions you may make with your Card.

Our Obligation for Failure to Make Transfers

If we do not complete a transfer to or from the Card on time and in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money on the Card to make the transfer.
2. If the ATM where you are conducting the transaction does not have enough cash.
3. If the ATM, terminal or system was not working properly and you knew about the problem when you started the transfer.
4. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
5. If we have reason to suspect that the transaction is unauthorized, or we have placed restrictions on the use of the Card for security reasons.
6. If the funds on your Card are frozen (for example, because of a court order) and we are not legally permitted to complete the transaction.
7. You have failed to use the Card, the ATM or other electronic device in accordance with our instructions.
8. There may be other exceptions stated in this or other applicable account or electronic transfer service agreements with you.

Foreign Transactions

Foreign Transactions are transactions completed outside of the United States through your Card. All debits to your Card will be posted in US dollars. Card Transactions made in a foreign currency are converted to U.S. dollar amounts by Visa, using the then current currency conversion procedure and rate. Currently, the currency conversion rate is either a wholesale market rate or a government-mandated rate in effect the day before the transaction processing date or the periodic statement posting date.

For each foreign transaction, you will be charged a foreign transaction (refer to the schedule of fees for the amount). This foreign transaction fee will be included in the amount charged to your Card. The fee will be charged whether or not there is a currency conversion in connection with the foreign transaction.

Preauthorized Payments/Transfers From Your Account

Stop Payment. If you have authorized recurring payments/transfers from your Card, you can stop those payments by calling us at 866-453-5071 or writing us at **Card Services, 103 Bellevue Parkway, 2nd Floor, Wilmington, DE 19809** in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. You will need to provide your name, your Card number, the name of the person or company to whom the payment is scheduled

to be made, and the amount of the payment you wish to stop. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after your call. If you order us to stop payment of a recurring payment/transfer at least three (3) business days or more before it is scheduled to occur, and we do not do so, we will be liable for your losses or damages.

You understand that you have no right to stop payment on any other types of transactions made with your Card.

Varying Amounts. If the preauthorized recurring payments from your Card will vary in amount, the person you are going to pay will tell you ten (10) days before each payment how much the payment will be and when it will be made. Or, you may tell the person you are going to pay to send you a notice only when the amount would fall out of the limits you have set.

Documentation of Transactions and Card Information

You can get a receipt at the time you enter into any transaction except for Card transactions made by telephone or mail. Receipts may not be provided for Card transactions performed outside the United States. Card transactions will also be reflected on your transaction history provided on-line or through the mail. (Merchants generally maintain receipts of Card transactions for twelve months. If you call PNC we will attempt to obtain copies of the receipts or drafts. If you request a copy, your Card may be charged a fee by us, plus the amount of any third party fees necessary to obtain the receipt or draft.)

You may obtain confirmation that a recurring electronic payment (such as wages) has been made to your Card by calling 1-866-453-5071.

You may obtain information about your Card balance by calling 1-866-453-5071. This information, along with a twelve (12) month history of Card transactions, is also available on line at www.pncpaycard.com. You also have the right to obtain at least 24 months of of Card transactions by calling 866-453-5071 or writing us **Card Services, 103 Bellevue Parkway, 2nd Floor, Wilmington, DE 19809**

Your Duties and Liabilities

You agree to promptly examine each statement, enclosure, Card history and any Card information provided to you to discover any unauthorized transactions or errors, and you agree to notify us of any errors as soon as possible, but in no event later than 120 days from the date of unauthorized transaction or error.

For any claim arising under this Agreement, you agree to make timely claim against all applicable policies of insurance and, if requested by us, to file a police report. You agree not to assign to any third party any claim of yours against us relating to any transaction, and any such assignment shall be void.

Fees and Penalties

You agree to pay the fees associated with the Card. **Our current fees were disclosed on your application for the card and are disclosed at the end of this document.** We may modify these fees or add additional fees as permitted by applicable law. All fees and penalties (when applicable)

will be automatically assessed against the Card, and you will be responsible for any deficiency. You understand and agree that federal law governs national banks as to the fees charged by national banks for their services.

Cancellation of the Card; Terminating Access

We may cancel the Card or terminate electronic access to the Card with or without cause and without prior notice to you. You shall remain responsible for authorized charges that arise before or after termination.

If there are no transactions on your Card for nine (9) consecutive months, we reserve the right to cancel your Card and mail you a check for the balance. The check will be mailed to the address on our official book and records.

Card Expiration; Refund

Unless otherwise cancelled in accordance with the terms of this Agreement, the Card is valid until the expiration date which appears on the Card. Unless it appears that no funds have been loaded onto the Card or that the Card has not been used within six (6) months of the expiration date on the Card, a new Card will be issued to you with a new expiration date. If the Card is not renewed or if at any time you want to cancel the Card, and any funds remain on the Card, write to us at **Card Services, 103 Bellevue Parkway, 2nd Floor, Wilmington, DE 19809**, for a refund of the remaining funds, less applicable fees. The refund will be sent to you at your address on our Card records.

Disclosure of Card Information

We may disclose information about the Card or any transaction on the Card to our affiliates or to third parties in the following circumstances:

1. Where it is necessary for completing transactions or to resolve disputes arising from Card transactions;
2. In order to verify the existence and condition of the Card for a third party such as a credit bureau or merchant;
3. In accordance with your written instructions;
4. In order to comply with applicable law, court orders or subpoenas;
5. To protect or enforce our legal rights; or
6. If we otherwise deem appropriate, to the extent permitted by law.

Our Right of Offset

We have the right to offset against the Card for any indebtedness owed by you to us, whether individually or jointly owed. We may offset against the Card either before or after your death and without demand or notice to you. We will not be liable for any dishonor of a transaction that results.

Notices

Notices from you to us will be effective upon our receipt and reasonable time to process. Notices to you from us will be effective upon mailing to the last known address shown by our records or as otherwise provided in this Agreement. You agree to keep and maintain your address on file with us current.

Ownership

If ownership of or the right to use the Card becomes in dispute for any reason, we, in our discretion, may refuse to authorize transactions or refund any portion of the funds until the dispute is settled.

Card is not Transferrable

Any rights in the Card are not transferable except in accordance with applicable law.

Waiver

Failure by us to exercise any of our rights under this Agreement shall not be a waiver of any of our rights.

Severability

In the event that one or more provisions of this Agreement shall for any reason be held invalid or illegal, such holding will not affect the enforceability of any other provision.

Force Majeure

We will have no liability for any delays or failure of performance caused in whole or in part by fire, labor disputes, power failures, acts or missions of civil authorities, civil disturbances, computer malfunction, or any causes beyond our control.

Limitation of Liability

You agree that in performing the duties imposed under this Agreement in no event will we be liable for any consequential, indirect or special damages.

Governing Law

This Agreement will be governed by federal law and where not in conflict with federal law, the laws of the State of Delaware, without regard to conflict of law principles.

Lost or Stolen Cards

Tell us AT ONCE if you believe your Card has been lost or stolen, if someone has obtained your Personal Information Number (PIN), or if you believe an electronic transaction has been, or will be, made without your permission. Telephoning is the best way of keeping your possible losses down.

If you believe your Card has been lost or stolen or that someone has transferred or may transfer funds from the Card without your permission, call us at: 1-866-453-5071 or write to us at: **Card Services, 103 Bellevue Parkway, 2nd Floor, Wilmington, DE 19809**

Tell us at once if your transaction history (provided to you on line or through the mail) shows a transaction that you did not make. You will not be liable for any unauthorized use of your Card if you notify us of the loss, theft or unauthorized use of your Card within one hundred twenty (120) calendar days from the time the transaction is debited or credited to your Card. If you do not notify us within one hundred twenty (120) calendar days, you may not get any money back you lost after

120 calendar days if we can prove that we could have stopped someone from making those transactions had you told us in time.

In Case of Errors or Questions About Your Transactions

Telephone us at: 1-866-453-5071 or write to us at: **Card Services, 103 Bellevue Parkway, 2nd Floor, Wilmington, DE 19809** as soon as you can, if you think an error has occurred on your Card. We must allow you to report an error until one hundred twenty (120) days after the transaction allegedly in error was credited or debited to your Card. You may request a written history of your transactions at any time by calling us at 1-866-453-5071 or writing us at **Card Services, 103 Bellevue Parkway, 2nd Floor, Wilmington, DE 19809**. You will need to provide us with the following information:

- Your name and Card number.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days.

We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) Business Days for the amount you think is in error, we will credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For new Cards, we may take up to twenty (20) Business Days to credit your Card for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at 1-866-453-5071 or visit www.pncpaycard.com.

Schedule of Fees

Effective April 1, 2019



All fees	Amount	Details
Opening and Usage		
Monthly Fee	\$2.00	
Inactivity Fee	\$3.00	This fee is assessed if there have been no transactions on the card after 12 months.
Foreign Transaction Fee	3%	Fee calculated on the U.S. dollar amount of each international transaction.
Online Banking and Telephone Banking		
Customer Service Fee (live agent)	\$2.50	Waived if calling regarding a lost/stolen card or error/dispute.
ATM and Card Transactions		
ATM Withdrawal Fee	\$2.00	PNC will waive the first ATM Withdrawal Fee or Teller Cash Disbursement Fee one time each time the card is loaded. Other ATM operators may charge for using their ATMs.
Teller Cash Disbursement Fee	\$5.00	Fee for requesting a cash disbursement from a teller at Visa® member bank. PNC will waive the first ATM Withdrawal Fee or Teller Cash Disbursement Fee one time each time the card is loaded.
Other Card Charges and Services		
Card Replacement Fee	\$10.00	Waived if card is reported lost/stolen.
Card Replacement - Express Card Delivery Fee	\$15.00	For expedited shipment (card received within 2 business days).

Your funds are eligible for FDIC insurance. Your funds will be held at PNC Bank, National Association ("PNC Bank"), and FDIC-insured institution, and insured up to the maximum account permitted by law.

No overdraft/credit feature.

Contact PNC Bank by calling 866-453-5071, by mail at PNC Bank Card Services, 301 Bellevue Parkway, 2nd Floor, Wilmington, DE 19809, or visit www.pncpaycard.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.
If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

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PNC Prepaid Card Privacy Principles (Rev. June 2015)

This disclosure is made on behalf of PNC Bank, National Association (“PNC”).

PNC is committed to treating and using personal financial information about you responsibly.

PNC collects information about Cardholders from the following sources:

- Information you provide in the Card Enrollment Form and other forms;
- Information from your employer.

PNC does not share personal information about Prepaid Card holders or former Prepaid Card holders with affiliates or nonaffiliated third parties, except as permitted by law.

To protect your personal information from unauthorized access and use, PNC uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Additionally, PNC requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information. If you have questions, please call us at 1-866-453-5071.