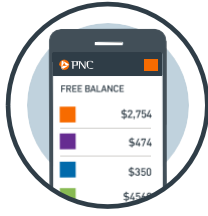


EARN UP TO \$1,550 with banking that's fit to your business needs.

EARN UP TO
\$500
WITH BUSINESS CHECKING^{1,2,3}



\$500 when you open a Treasury Enterprise Plan account (including Analysis Business Checking)^{1,3} and maintain a \$30,000 average ledger balance for each of the first 3 statement cycles

\$200 when you open a Business Checking or Business Checking Plus account^{2,3} and maintain a \$5,000 average ledger balance for each of the first 3 statement cycles and make at least 20 total qualifying PNC Bank Visa[®] Business Debit Card transactions within the first 3 statement cycles

Offers expire June 30, 2024

EARN UP TO A
\$300
MERCHANT SERVICES
STATEMENT CREDIT⁴



\$300 when you open a new PNC Merchant Services[®] account and process \$10,000 or more over the first 3 billing cycles⁴

\$150 when you open a new PNC Merchant Services account and process \$2,500 or more over the first 3 billing cycles⁴

Offers expire June 30, 2024

EARN A
\$750
STATEMENT CREDIT⁵



\$750 statement credit when you open a new PNC **Business Options[®] Visa Signature[®]** credit card and make \$25,000 in qualifying purchases within the first 3 billing cycles after account opening⁵

Open a **Personal Checking Account** for even more rewards!

EARN UP TO
\$400
WITH PERSONAL CHECKING⁶



\$400 when you open a new Virtual Wallet[®] with Performance Select and establish total qualifying Direct Deposit(s) of \$5,000 or more in the first 60 days⁶

\$200 when you open a new Virtual Wallet with Performance Spend and establish total qualifying Direct Deposit(s) of \$2,000 or more in the first 60 days⁶

Offer expires July 1, 2024

To get started, contact:

Ann Zabkar
Relationship Mgr I - BB
(216) 654-1978
ann.zabkar@pnc.com



See reverse for important information.

All offers below (except for the Consumer Checking Offers) only available to businesses with an annual revenue less than \$5 million.

Business Checking Offers

1 To receive \$500: Open a new PNC Treasury Enterprise Plan (including Analysis Business Checking) account. To qualify for the reward, the new checking account must be opened between April 1, 2024, and June 30, 2024, and an average ledger balance of \$30,000 must be maintained in your new checking account for each of the first three statement cycles.

2 To receive \$200: Open a new PNC Business Checking or PNC Business Checking Plus account. To qualify for the reward, the new checking account must be opened between April 1, 2024, and June 30, 2024, and the following conditions must be met: (a) average ledger balance of \$5,000 must be maintained in your new checking account for each of the first three statement cycles; and (b) at least 20 total qualifying PNC Visa® Business Debit Card transactions must be made within the first three statement cycles. A qualifying debit card transaction 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. Any combination of qualifying PNC Visa® Business Debit Card transactions is acceptable but must equal 20 within the first three statement cycles.

3 Your new checking account must be open in order for you to receive the reward, which will be credited to the eligible account within 90 days after all conditions have been met and will be identified as "Credits NEW BUS BONUS" on your monthly statement. Only business checking accounts with statements that cycle monthly are eligible for this offer. Business checking accounts that receive statements daily, weekly or quarterly are ineligible. Already established, converted or repurposed PNC checking or savings accounts are not eligible. If you change your account type after opening, the account type that you are in at the end of the month in which you opened your account will determine your offer eligibility, terms and corresponding reward amount, if applicable. Average ledger balance is defined as the average daily total within your business checking account at the end of your statement cycle. New account will not be eligible for offer if any signer has signing authority on an existing PNC Bank business 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.

Merchant Services Offers

4 Merchant Services are provided by PNC Merchant Services Company and subject to application, credit review of the business and its owners, and approval. Promotional offer is only available for qualified new and approved customers of PNC Merchant Services Company ("New PNC Merchants") between April 1, 2024, and June 30, 2024 (the "Promotional Period"). Existing customers of PNC Merchant Services Company ("PNCMS") are excluded from this promotion. To qualify for a statement credit, New PNC Merchants must (i) execute a PNC merchant agreement with an initial term of three years or longer, (ii) establish a new PNC merchant services account approved by PNC (assigned a merchant account number) during the Promotional Period, (iii) use device(s) other than, or in addition to, the Electronic Payments Center*, Clover Go®, PNC Mobile AcceptSM and/or Clover® Account-Only and (iv) submit Valid Transactions to PNCMS for processing in the first three billing cycles with a gross dollar value in the aggregate equal to (A) \$10,000.00 or more ("Threshold 1") or (B) \$2,500.00 to \$9,999.99 ("Threshold 2"). Valid Transactions are debit or credit card transactions submitted to PNCMS for full-service processing (authorization and settlement) and do not include authorization-only transactions, PNC Mobile AcceptSM transactions, Clover Go transactions or Clover Account-Only transactions. For clarity, New PNC Merchants using only (a) the Electronic Payment Center (EPC), (b) Clover Go, (c) PNC Mobile AcceptSM and/or (d) Clover Account-Only as its only method(s) of submitting Valid Transactions do not qualify for a statement credit under this promotion.

A statement credit will be issued typically within two billing cycles once PNCMS determines all qualifying criteria have been satisfied. New PNC Merchants meeting Threshold 1 will be issued a statement credit equal to \$300. New PNC Merchants meeting Threshold 2 will be issued a statement credit equal to \$150. The statement credit is a one-time credit and only one statement credit is available per New PNC Merchant. Any statement credit, if earned, will be forfeited if the PNC merchant services account is closed before the credit is awarded. The statement credit may be reported on IRS Form 1099-INT (or other appropriate tax form) for the year in which you receive your statement credit. PNCMS reserves the right, in its sole discretion, to modify, suspend or withdraw the qualifying criteria, statement credits or this promotion at any time. This promotion is not valid with any other PNCMS offer.

Business Credit Card Offer

5 Subject to credit approval. Offer limited to one \$600 statement credit per PNC Cash Rewards Visa Signature business credit card account. New accounts only. The credit will appear on your credit card account statement within 90 days of making \$6,000 in qualifying purchases within the first three billing cycles after account opening. May not be combined with any other PNC Cash Rewards Visa credit card offer. The term "qualifying purchases" does not mean all transactions made using the credit card. Transactions resulting from balance transfers, cash advances, wire transfers, fees charged by PNC Bank (for example, annual fees, finance charges and related service charges, if any), and lottery, betting or gambling transactions are not included in qualifying purchases. This offer may be modified or discontinued at any time and without notice.

Consumer Checking Offers

6 Offer is contingent on product availability and may vary based on where you open your account and the ZIP code of your primary address. For phone origination, the ZIP code of your primary address will be used to determine product availability. You may earn a \$400 reward if you open and use a new Virtual Wallet with Performance Select, or a \$200 reward if you open and use a new Virtual Wallet with Performance Spend. If you change your Virtual Wallet product type after account opening, the product type that you are in on the last business day of the month in which you opened your account will determine your offer eligibility, terms and the corresponding reward amount, if applicable.

To qualify for the reward, the new Virtual Wallet product must be opened in a physical PNC location or call center by presenting this flyer from 5/1/2024 through 7/1/2024, and a qualifying Direct Deposit(s) must be received within the first 60 days. Your Virtual Wallet product must remain open in order for you to receive the reward, which will be credited to the eligible account within 60–90 days after all conditions have been met and will be identified as "Credits Check Reward" on your monthly statement.

A qualifying Direct Deposit for this offer 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 the Spend account of a Virtual Wallet with Performance Select or Virtual Wallet with Performance Spend. The total amount of all qualifying Direct Deposits credited to your Spend account must be at least \$5,000 for Virtual Wallet with Performance Select or \$2,000 for Virtual Wallet Performance Spend. Credit card cash advance transfers, wire transfers, person to person transfers, transfers from one account to another, or deposits made at a physical PNC location or ATM do not qualify as qualifying Direct Deposits.

New account will not be eligible for offer if you or any signer on the new account has an existing PNC Bank consumer checking account or has closed an account within the past 90 days, or has been paid a PNC promotional premium in the past 24 months. If multiple accounts are opened with the same signers, only one account will be eligible for the premium. Trust, Estate and other specialty titled accounts are excluded from this offer. Offer may be extended, modified or discontinued at any time and may vary by market. The value of the reward may be reported on appropriate Internal Revenue Service (IRS) forms, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.

*Treasury management service provided by and contracted separately with PNC Bank, N.A.

Visa Signature is a registered trademark of Visa International Service Association and used under license. All other trademarks, service marks and trade names referenced in this material are the property of their respective owners.

PNC, PNC Merchant Services, and PNC Bank are registered marks of The PNC Financial Services Group, Inc. ("PNC"). PNC Bank, National Association (N.A.) is the issuer of the credit cards described herein.

PNC Cash Rewards is a registered mark of The PNC Financial Services Group, Inc.

Merchant Services are not deposit products. PNC Merchant Services does not offer deposit products and its services are not guaranteed or insured by the FDIC or any other governmental agency. Merchant Services are provided by PNC Merchant Services Company and are subject to application, credit review of the business and its owners, and approval.

Virtual Wallet is a registered mark of The PNC Financial Services Group, Inc. PNC

Mobile Accept is a service mark of The PNC Financial Services Group, Inc.

Bank deposit, treasury management and lending products and services, foreign exchange and derivative products (including commodity derivatives), bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services are provided by PNC Bank, National Association ("PNC Bank"), a wholly owned subsidiary of PNC and **Member FDIC**.

**Banker Instructions: Apply Promo Code BD124 at account opening for Virtual Wallet Performance Select or Spend.
No Promo Codes are needed for the Business Offers.**