

You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.

Virtual Wallet Student® offered by PNC Bank, N.A.

Monthly Fee	Per purchase	ATM withdrawal	Cash reload	Overdraft
\$0¹	N/A	\$0 at PNC Bank ATMs \$3 at non-PNC Bank ATMs ²	N/A	\$36 per item ³
ATM balance inquiry		\$0 at PNC Bank ATMs / \$3 at non-PNC Bank ATMs ²		
Customer service (automated or live agent)		N/A		
Inactivity		\$0		

PNC Bank charges 34 other types of fees. Here are some of them:

Continuous Overdraft Fee	\$7 per day ⁴
Paper Statement Fee	\$2 per statement ⁵

Your account is eligible for FDIC insurance.

Find details and conditions for all fees and services in the terms and conditions of the account:

<https://www.pnc.com/en/personal-banking/banking/checking/features-and-fees/virtual-wallet.html>

- Virtual Wallet Student has no minimum balance requirement or monthly service charge for active students for six years from when you enroll in our student program. At the end of the six year period, your account will be subject to the features and fees as described in the Virtual Wallet Features and Fees in effect at that time. Customer may be required to provide proof of active enrollment in a qualifying educational institution.
- Each Virtual Wallet Student product will be reimbursed for the first two (2) domestic or international non-PNC Bank ATM transaction fees applied to transactions made from your Spend, Reserve or Growth accounts each statement period. Transactions include withdrawals, deposits, transfers and balance inquiries. After the first two transactions a fee of \$3.00 per transaction will apply at non-PNC Bank ATMs within the United States, Canada, Puerto Rico and the U.S. Virgin Islands, and a fee of \$5.00 per transaction will apply at non-PNC Bank ATMs in all other countries. If a debit card replacement is required the fee is \$7.50, or \$10.00 for certain affinity cards.
- The fee applies to Overdraft Items and Returned Items. An Overdraft Item fee is charged when the item is paid. A Returned Item (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.
Standard Overdraft Practices for All Accounts (Default):
If your account balance is not enough to cover a withdrawal from your account:
 - Overdrafts for checks, automatic bill payments or other transactions using your account number may be authorized and paid, on a case by case basis. Standard overdraft and returned item fees apply.
 - Overdrafts for ATM transactions or everyday one-time check card transactions are not authorized and paid, unless you allow PNC to do so. These are declined at no cost.
 - Overdraft Balance Threshold is \$5.00. If your account is overdrawn by \$5.00 or less after all transactions are posted for the day, any overdraft item fees for that day will be automatically refunded.
 - Maximum Number of Total Overdraft and Returned Item Fees per Day is 4. No more than 4 total fees will be charged per business day.**Courtesy Refund for Virtual Wallet Student:**
 - ONE (1) Courtesy Fee Refund of any Overdraft Item or Returned Item fees associated with your first overdraft event on your Virtual Wallet Student occurring within the first 12 months after opening.
- Charged per day your account remains overdrawn for a period of 5 or more consecutive calendar days, up to a maximum of \$98.00 (in addition to any other fees assessed.)
- If you do not complete your Online Banking enrollment by accepting the online terms and conditions and continue to receive a paper statement by mail after your first statement, there will be \$2.00 per month Paper Statement fee for each account receiving a statement. This will include a separate fee for the Spend account, Reserve account and Growth account within Virtual Wallet Student.

If You Are A Student: Some PNC Bank products may come with special benefits for students. Account benefits may vary by school. You must tell us when you obtain a new PNC Bank product or service that you are a student in order to receive any student benefits available for that PNC Bank product or service. That means that even if you told us when you opened your Virtual Wallet account that you are a student, you may not automatically receive available student benefits for other PNC Bank products or services you have or are receiving. We may require additional authorization or direction in order to provide some student benefits to you. Visit the Student & Graduates Center on pnc.com for additional information.