



September 22, 2026

In recognition of PNC's relationship with the Girl Scouts of Eastern Missouri Inc, we will offer our Business Checking account to all GSEM Troops.

Monthly Account Maintenance Fee \$12.00

- No monthly account maintenance fee for the first three months after your account is opened.
- No Monthly Account Maintenance Fee if you maintain a \$500 average monthly collected balance in this account.
- No charge for Online Banking Statements. Paper Statements are \$3 per statement period.
- Debit card and online banking are available.

Account Opening Instructions:

- The Troop Leader and any additional account signers should set an appointment with the branch manager at their local PNC Branch.
- Bring and present the GSEM authorization letter that lists the Troop number, Troop Leader, and other authorized signer(s).
- Troop Leaders/authorized signers will also need to bring the following personal identification:
 - Valid Driver's License or State ID
 - Second form of ID
 - Major credit/debit card, vehicle registration, recent pay stub

If there are questions or concerns that arise during the account opening process, please reach out to your Troop Finance Specialist for guidance – they will be able to guide you to the correct person at PNC .

* There are fees that can be assessed for certain transactions and services. Please refer to our Business Checking Accounts and Related Charges disclosure for further information.

Member of The PNC Financial Services Group

PNC Bank NA

www.pnc.com

Business Checking Accounts and Related Charges

Business Checking



Effective December 7, 2025

All Markets. All prices are subject to change. Products, services and prices may vary by market.

Account Opening and Usage

Minimum Deposit to Open \$100.00

Monthly Account Maintenance Fee \$12.00

No monthly account maintenance fee for the first three months after your account is opened

No Monthly Account Maintenance Fee if you do any one of the following:

- Maintain \$500 average monthly collected balance in this account

Relationship Pricing and Information on Account Linking for Purposes of Avoiding the Monthly Account Maintenance Fee¹

PNC will link eligible PNC business credit cards and an eligible Merchant Account to your business checking account only as described below.

- Use a linked PNC business credit card¹ to make a **minimum of \$500** in eligible purchases² in the billing cycle ending immediately prior to the date the monthly account maintenance fee is to be assessed to the checking account.

Eligible PNC business credit cards will be automatically linked by PNC to this business checking account *if it has the same customer profile*. If you have multiple business checking accounts using the same customer profile as the eligible business credit card, PNC will choose which business checking account to link based on the following factors, in order of priority: a) the business checking account open the longest, and b) the business checking account with the lowest account number. **If PNC cannot automatically link a business credit card based on these factors, you must request that PNC link it.** If you have questions about the accounts within your customer profile, please contact 1-877-BUS-BNKG (1-877-287-2654).

- Maintain an eligible linked Merchant Account and generate a **minimum of \$500 in qualifying monthly processing deposits³**. The business checking account receiving deposits associated with an eligible Merchant Account is the only account eligible to avoid the monthly account maintenance fee.

Except as described above, PNC will only link accounts at your direction. If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts.

When you link accounts with other accounts, any account owner on any linked accounts may have access to limited information about any of the linked accounts. This is true even if they are not a signer on the linked account; also, any signer added later to one of the linked accounts will be able to see the limited information. The limited information that may be available includes the existence of the account and information to determine if the criteria for fee waiver benefits has been met, such as: the balance of the account, the total dollar amount of eligible merchant deposits processed per monthly statement cycle and the total dollar amount of eligible monthly PNC business credit card(s) purchases.

Monthly Combined Transactions at no charge 150

Based on the aggregated volume of deposits, deposited items, paid items, and ACH credits and debits received

- Fee for each additional transaction over 150 \$0.50

Monthly Cash Deposit Volume at no charge \$5,000

For cash deposited over-the-counter, in the night depository or via Quick Deposit

- Fee for additional cash deposited over \$5,000 \$0.30 per \$100

ATM Transaction Fees

ATM transaction fees are assessed per withdrawal, deposit, transfer or balance inquiry. Please note that not all ATMs accept deposits.

ATM Transaction Fee at PNC Bank ATMs No charge

ATM Transaction Fee at non-PNC Bank ATMs:

In the United States, Canada, Puerto Rico and the U.S. Virgin Islands \$3.00 each
In all other countries \$5.00 each

Other Financial Institutions' ATM Surcharge Fees Not reimbursed

Cash Services and Supplies

Over-the-Counter Cash Furnished \$2.50 per \$1,000

Over-the-Counter Coin Furnished \$0.15 per roll

Bulk Currency Furnished	\$2.50 per \$1,000
Currency Straps	\$2.75 per box
Coin Wrappers	\$2.75 per box

See "Additional Services and Options" for other services and related charges.

FOOTNOTES:

- 1 A maximum of 10 eligible accounts may be linked to a business checking account in each of the business credit card and merchant categories. Each eligible account may only be linked to one business checking account. Some accounts may not be eligible to be linked based on titling structure, product type or other constraints. Subject to credit approval.
- 2 PNC linked business credit card eligible purchases are purchases of goods or services made by you or your authorized user with an eligible linked business credit card account and includes balance transfers and convenience checks that are not subject to the cash advance rate. Eligible purchases do not include interest, fees and charges assessed to the business credit card account, cash advance transactions (including convenience checks that are subject to the cash advance rate), and purchases made at merchants with gambling or gaming merchant category codes.
- 3 A qualifying deposit is an electronic deposit made directly into this checking account by PNC of funds associated with your Merchant Account. Transfers made from one account to another or processing deposits from other merchant services sources are not eligible to meet this requirement. Eligible Merchant Account means an active merchant payment processing account with PNC Merchant Services® Company or Tempus Technologies, Inc. Subsidiaries of PNC Bank N.A., including PNC Mobile Accept®.

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Business Checking Accounts and Related Charges

Additional Services and Options



Effective January 01, 2026

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Electronic Banking Services

PNC Bank Online Banking with Bill Pay for Business	No charge ¹
QuickBooks® (per relationship)	\$15.00 per month
Treasury Enterprise Plan	No charge
<i>There is no additional charge for using bill pay services within QuickBooks.</i>	
Quicken® (per relationship)	\$2.00 per month
Treasury Enterprise Plan	No charge
<i>There is no additional charge for using bill pay services within Quicken.</i>	

Commonly Used Services

Audit Confirmations	\$20.00 each
Banking Card Services	
Debit Card Cash Advance Fee	
At other institutions that accept Visa	\$5.00 each
International Purchases Fee	3% of amount
Card Replacement Fee	No charge
Expedited Card Delivery Fee	\$25.00
Cashier's Check	\$15.00
Counter Check²	\$1.50 each
Credit Inquiries²	\$30.00 each
Credit Investigations	\$40.00 each
Deposit Correction Fee	\$6.00 each
Legal Process Fee	Up to \$100.00

Fee applies to each legal order received that requires PNC to take action related to the funds in the account.

PNC's actual attorney fees and court costs, when applicable, may be assessed in addition to the Legal Process Fee.

Night Drop Bag Processing Fee

All accounts	\$3.00 per bag
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Non-Client/PNC and Non-PNC Checks Cashed

.....	\$10.00 each
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Fee applies to business customers that elect to pay this fee on behalf of non-client payees. A PNC Check Cashing Agreement is required.

Non-Client Check Cashing Fee

This fee will be charged to the payee when cashing a check if the payee does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.

For check amounts of \$25 or less	No charge
For check amounts greater than \$25.01 - \$100	\$2.00 each
For check amounts greater than \$100	2.50% of the check amount

Overdraft Services

Overdraft Item and Returned Item Fee	\$36.00 per item
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*An **Overdraft Item** fee is charged when the item is paid. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.*

*A **Returned Item** (also known as Non-Sufficient Funds or NSF) fee is charged when the item is returned unpaid.*

Maximum Number of Overdraft and Returned Item Fees

.....	4 per day
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Overdraft Balance Threshold

.....	\$5.00
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If the account is overdrawn by \$5.00 or less after all transactions are posted for the day, any overdraft item fees are automatically refunded.

PNC Express Funds	2.50% of the check amount over \$100
.....	\$2.00 fee for each check amount from \$25 to \$100

PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, a PNC ATM, or Mobile Banking, subject to cut off times. (For more information about cut off times, please review our Funds Availability Policy for Business Accounts.) PNC Express Funds is not eligible for check amounts less than \$25.

Return Item Services

Return of Deposited/Cashed Items	No charge
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Redeposited Items

Business Checking Plus and Non-Profit Checking	No charge
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All other checking	\$5.00
Stop Payment	
Checks, electronic transfers, preauthorized debits and recurring preauthorized payments through Visa® Debit Card	\$33.00
MMDA Sweep (for eligible accounts) Monthly Maintenance Fee	\$30.00

Statement Options

Online Banking Statement	No charge
Paper Statement	\$3.00 per statement period
<i>No paper statement fee for IOLTA, Memorial/Catastrophic or Escrow accounts</i>	
Copy of Check Images Included with Paper Statement	\$2.00 per statement period
<i>Fee is only assessed when check images are included with a mailed paper statement. In addition to the Paper Statement fee.</i>	
Dual Statement Delivery of both Online Banking and Paper Statements	\$5.00 per statement period
<i>PNC offers reformatted statements to customers with visual impairments at no charge. If you need such an accommodation, please contact PNC at 1-877-BUS-BNKG (1-877-287-2654).</i>	
Additional Statement Options	\$10.00 each

Image, Photocopy and Research Services

Self-service Requests through Online Banking or Automated Telephone

View, print, order and save images. Currently, deposits made at ATMs are not imaged for online viewing, but you may request copies of these items to be mailed or faxed to you.

For statements, checks, substitute checks, deposit tickets and Deposit Ticket Detail Lists ... No charge

Staff-Assisted Requests

Assistance from a Branch or Telephone Customer Service Representative to mail, fax or hand copies to you

Wire Transfers

Branch Initiated

Outgoing

Book Transfer	\$70.00 each
Domestic	\$95.00 each
International	
Same Currency	\$135.00 each
Cross Currency	\$110.00 each

Incoming

Book Transfer	\$5.50 each
Received Wire Transfer	\$15.00 each
Business Checking Plus and Treasury Enterprise Plan	One at no charge
	per statement period
International	\$21.00 each

Wire Investigations

Wire Transfer Manual Repair

Wire Copies

Other International Services

Collections (\$100 USD minimum amount)

Incidental costs for postage, insurance, delivery charges, correspondent bank charges and exceptional expenses, if applicable, and any other costs imposed on PNC are added

International Deposited Item

Same Currency International Cash Letter Item Deposited

U.S. currency drawn on a foreign bank

Cross Currency International Cash Letter Item Deposited

Foreign currency drawn on a foreign bank

Returned International Item

FOOTNOTES:

1 There may be fees for certain optional services available through PNC Online Banking and Bill Pay.

2 This fee will be directly charged to your account. An earnings credit cannot be used to offset this charge.

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