



Virtual Wallet® Student, an innovative online banking solution, is designed to give parents peace of mind by helping students help themselves as they transition to financial independence. Virtual Wallet Student makes it easier to manage day-to-day spending while avoiding mistakes and fees. It was built on the success of Virtual Wallet, which PNC introduced in July 2008.

EASY TO OPEN

Students and their parents can learn more at www.pncvirtualwallet.com/student

- ✓ **Minimum to Open: \$25**
- ✓ **Monthly Service Charge & Minimum Balance Requirements:** None*
- ✓ **FREE Account Services:** Virtual Wallet Student Check Card; Online Banking**, Bill Pay; Balance Alerts & Online Statements

MONEY MINDSET

- ✓ **Spending Overview:** Provides a graphic breakdown of your monthly spending in common categories like restaurants, gas and shopping.
- ✓ **Calendar:** Daily, weekly or monthly view of the money you need to pay (such as bills) and the money you'll be getting (such as a paycheck). Major events (e.g., semester dates, final exam schedule, etc.) are available for student customers attending PNC Alliance schools.
- ✓ **Money Bar:** A high-def view of your money to see what is coming in, what is going out and what is available. Slider tool helps to seamlessly move money between accounts***
- ✓ **3 Accounts in 1:** Spend (free checking), Reserve (interest-bearing checking) & Growth (high-yield savings).
- ✓ **Multi-Channel Offering:** Bank online, by local branch, phone, or mobile device.

AVOID COSTLY MISTAKES

- ✓ **Danger Days:** Indicator warns of days when you may be at risk of a possible overdraft.
- ✓ **Parent Alerts:** Sends text message or e-mail notification to students and parents when there is a risk of overdrawing or when the account balance goes below their pre-set threshold.
- ✓ **Send Money:** Enables parents to easily transfer money to their student's account via online banking even if they are not a joint account holder.
- ✓ **Overdraft Protection:** Offers a built-in safety net when mistakes happen. Included: with no set-up or transfer fees.
- ✓ **Reimbursement Request:** Gives you the ability to select a transaction and send a "digital receipt" and message via e-mail to whoever owes you money (e.g., roommate's share of the groceries, repayment from dad for football tickets).

SAVING MADE SIMPLE

- ✓ **Reserve Items:** Gives you the ability to anticipate future expenses and set "due dates" for **Wish List** items, such as books or mom's birthday, so the item appears on the calendar. Watch as you save and get closer to your goal.
- ✓ **Punch the Pig:** An easy way to save by transferring money while banking online. You can even choose your pig's skin color and "oink" tone.
- ✓ **Savings Engine:** Provides multiple ways to save for short- or long-term needs, by giving you the opportunity to transfer money to your high-yield savings account.

AWARDS & RECOGNITION

- ✓ **The Webby Awards:** 2009 Official Honoree- Banking & Bill Paying
- ✓ **CIO Magazine:** 2009 CIO 100 Award Winner
- ✓ **Celent:** 2009 Model Bank Award
- ✓ **International Design Magazine:** Annual Design Review 2009 Honoree
- ✓ **Online Banking Report:** 2008 Best of the Web

PNC Bank, Member FDIC

*If you exceed the three check monthly limit, you will be charged a fee of \$0.50 per check.

**There may be fees for certain optional services available through PNC Online Banking.

***A federal regulation limits the number of transfers that may be made from a savings or money market account. Please see our Consumer Schedule of Service Charges and Fees for additional information.