

Short Virtual Wallet Student Disclosure

[pnc.com/vwstudentsummary](https://www.pnc.com/vwstudentsummary)

The Short Virtual Wallet Student Summary (see next page for an example) provides “the major features, commonly assessed fees”.

Detailed Virtual Wallet Disclosures

The detailed Virtual Wallet Disclosures provide “the URL where the terms and conditions of each account may be obtained”.

[pnc.com/virtualwalletfineprint](https://www.pnc.com/virtualwalletfineprint)

This defines the relationship between the account holder and PNC Bank. It helps them understand their account and provides insight into procedures at PNC that impact their account.

<https://www.pnc.com/content/dam/pnc-com/pdf/personal/Checking/fees-vw-A.pdf>

Full detail of fees applicable in: Delaware, Florida, Illinois (excluding Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will and Winnebago Counties), Indiana (excluding Jasper, Lake and LaPorte Counties), Kentucky, Maryland, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Virginia, West Virginia, and Washington D.C. markets.

<https://www.pnc.com/content/dam/pnc-com/pdf/personal/Checking/fees-vw-B.pdf>

Full detail of fees applicable in: Alabama, Georgia, Illinois (Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will and Winnebago Counties only), Indiana (Jasper, Lake and LaPorte Counties only), North Carolina, South Carolina and Wisconsin markets.