

**YOU WORK HARD.
BANKING SHOULD BE EASY.**

Make Your Money Work for You

PNC WorkPlace Banking® is a bank-at-work program that can help you improve your financial wellness and gives you access to products for every stage of your financial journey. Look for checking and savings, credit cards, mortgage loans and refinancing, and more. With innovative online tools at your fingertips, it's easier to manage your money — how and when you want. And when you have an eligible PNC WorkPlace Banking Virtual Wallet® product, you may also have access to certain benefits and rewards.

YOU MAY EARN
\$100
WHEN YOU OPEN

A NEW, QUALIFYING PNC VISA® CREDIT CARD and meet spending requirements if you have a qualifying PNC WorkPlace Banking checking account.¹

Choose from a PNC Core® Visa® Credit Card, PNC points® Visa® Credit Card or PNC Cash Rewards® Visa® Credit Card.

YOU MAY EARN
\$300
WHEN YOU CLOSE ON

A NEW PNC MORTGAGE and set up automatic payments from a qualifying PNC WorkPlace Banking checking account.²

UP TO
\$1,000
PER YEAR

WHEN YOU REFER YOUR QUALIFIED COWORKERS through the Refer a Coworker rewards program. Introduce your coworkers to the benefits of banking with PNC, and you may earn \$100 for each person who opens a new, eligible account and meets the requirements to earn a cash reward, up to \$1,000 each calendar year.³

TALK WITH A PNC
ORGANIZATIONAL
FINANCIAL WELLNESS
REPRESENTATIVE



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pnc.com/myworkplace

 **PNC** | WorkPlace Banking®



1 Obtaining a PNC Bank credit card account is subject to credit approval. To qualify for the \$100 credit card bonus reward, when applying for a new credit card, the PNC WorkPlace Banking customer must have an eligible PNC WorkPlace Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet Checking Pro, Performance Select Checking account or Performance Checking account, open a new PNC Core, PNC points or PNC Cash Rewards credit card and make at least \$1,000 in purchases within the first three billing cycles following credit card account opening.

The \$100 will be in the form of a credit to the eligible checking account provided within 90 days following the purchase that enabled you to meet the \$1,000 minimum requirement. The \$100 credit will be identified as "CREDITS WORKPLACE CRCARD" on your monthly checking account statement. Your PNC WorkPlace Banking checking account must remain open in order for you to receive the \$100 credit. The \$100 credit may be subject to tax reporting. Limit one \$100 credit per PNC WorkPlace Banking qualifying checking account.

If multiple credit cards are opened with the same primary borrower, only one credit card account will be eligible for the \$100 offer. As used in this offer, the term "purchases" has the same meaning as "qualifying purchase" in the PNC points Program reward terms and conditions, as "purchase" in the PNC Cash Rewards Program reward terms and conditions, or as "purchase" under the account terms for PNC Core. That means that, in general, as used in this offer, "purchases" does not mean all transactions you may make with your credit card account. Some limited transactions, such as cash advance transactions (including the purchase of cash equivalent products) and balance transfers are excluded. Also, fees and interest, even if included in the purchase balance on your account, never earn rewards and are not treated as purchases for purposes of qualifying for the bonus offer. For details about excluded transactions, please see the complete reward program terms and conditions available on pnc.com/creditcards.

PNC Bank, National Association, is the creditor and issuer of the credit cards referenced in this offer. For details on reward programs, please refer to the applicable reward terms and conditions, which are available at pnc.com/creditcards. This offer may be modified or discontinued at any time and without notice. Must apply for the credit card at a branch or through a PNC WorkPlace Banker.

PNC Bank, National Association, is the issuer of the PNC Bank credit cards described herein. Bank deposit products and services are provided by PNC Bank, National Association, **Member FDIC**.

2 To qualify for the \$300 mortgage account reward, at the time of mortgage funding, the PNC WorkPlace Banking or PNC Military Banking customer must have an eligible PNC WorkPlace Banking or PNC Military Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet Checking Pro, Performance Select Checking account or Performance Checking account.

The PNC WorkPlace Banking or PNC Military Banking checking account must remain open in order for you to receive the \$300 reward, which will be credited to the eligible checking account within 90 days after conditions have been met and will be identified as "CREDITS MORTGAGE WKP MIL" on your monthly checking account statement.

Offer may be extended, modified, or discontinued at any time. The value of the reward may be reported on the appropriate Internal Revenue Service (IRS) forms, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). All loans are provided by PNC Bank, National Association, and are subject to credit approval and property appraisal. Terms and conditions of this offer are subject to change without notice.

3 To be awarded \$100 cash, you must be a PNC WorkPlace Banking participant and make a qualified referral. A referral is qualified if the individual you referred (the "Referee"):

1) is qualified for the PNC WorkPlace Banking program; 2) does not have signing authority on an existing PNC Bank consumer checking account, did not close an account within the past 90 days, and was not paid a promotional premium within the past 12 months; 3) presents the Coupon ID or referral form upon account opening; 4) opens an eligible PNC WorkPlace Banking checking account; and 5) satisfies the specific requirements to earn the monetary reward applicable to their eligible PNC WorkPlace Banking checking account available at the time they open the account. To qualify for the PNC WorkPlace Banking program's new customer offer, the Referee must be employed by a company that participates in the PNC WorkPlace Banking program.

\$100 cash will be awarded to your account within 60 to 90 days after the monetary reward is issued to the coworker and will be identified as "CREDITS WORKPLACE REFER." The \$100 cash award is limited to ten referral payments per year — up to \$1,000 per 12-month period. This offer may be extended, modified or withdrawn at any time without prior notice 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. PNC WorkPlace Banking customers may visit pnc.com/referacoworker to create referrals.

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