

College is here, so is PNC.



Dear Student,

College is an exciting time filled with newfound independence and responsibilities. PNC is here to make sure your financial needs are met – from managing the day-to-day to reaching long-term goals.

Benefits of PNC Student Banking:



Enjoy checking and savings with no monthly service fee with Virtual Wallet Student®.¹



Bank when and where you want with Mobile and Online Banking.²



Send money to people you know and trust with Zelle® in the PNC Mobile app using an email address or U.S. mobile phone number.³



Receive account alerts when your balance gets below a certain limit.

Show your school pride with a PNC Bank Visa® debit card designed just for your university.

Request your customized university PNC Bank Visa debit card when you open your Virtual Wallet Student.



Virtual Wallet is built for the student lifestyle. Get more details or apply online at pnc.com/miamioh.

We look forward to being a part of your journey.

Sincerely,

Nicholas Certo

Nickolas Certo

Senior Vice President, University Banking



Learn more or **apply for Virtual Wallet Student** online at pnc.com/miamioh

¹ Virtual Wallet Student has no minimum balance requirement or monthly service charge for active students for six years from the date of account opening. You may be asked to provide proof of active enrollment in a qualifying educational institution. At the end of the six years, your account will be converted to Virtual Wallet and subject to the Virtual Wallet Features and Fees in effect at that time. If you transfer this account to a different product or account type during the first six years, you will forfeit the benefits of the Virtual Wallet Student account and will not be able to transfer back to the Virtual Wallet Student account.

² A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.

³ Zelle should only be used to send or receive money with people you trust. Before using Zelle to send money, you should confirm the recipient's email address or U.S. mobile phone number. Neither PNC nor Zelle offer a protection program for authorized payments made with Zelle. Zelle is available to almost anyone with a bank account in the U.S. Transactions typically occur in minutes between enrolled users. If the recipient has not enrolled, the payment will expire after 14 calendar days.

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