1 FOR THE REFEREE: To be awarded $100 cash, you must be a PNC WorkPlace Banking participant and make a qualified referral. A referral is qualified if your coworker: 1) presents the referral form upon account opening, 2) opens an eligible PNC WorkPlace Banking checking account, 3) and 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. $100 cash will be awarded to your account within 60 days after the monetary reward is issued to the coworker. The $100 cash award is limited to ten referral payments per calendar year—up to $1,000. This offer may be extended, modified or withdrawn at any time without prior notice and may vary by market.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.

2 FOR THE REFEREE: You may earn a $200 reward if you open a new Virtual Wallet® with Performance Spend or Performance Checking. You may earn a $300 reward if you open a new Virtual Wallet® with Performance Select, or Performance Select Checking. You will only be considered for one reward amount, which is based on the product type you open.

To qualify for the reward, the new checking account must be opened with a valid PNC WorkPlace Banking company code between 07/01/2018 and 09/30/2018 and the following conditions must be met within the first 60 days: (a) qualifying direct deposit(s) must be received and (b) 10 qualifying purchases must be made using the PNC Bank Visa® Debit Card associated with the newly opened account. Your checking account must remain open in order for you to receive the reward, which will be credited to the eligible account within 60 days after all conditions have been met and will be identified as “CREDITS WORKPLACE REWARD” on your monthly statement.

A qualifying direct deposit is defined as a recurring direct deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into a Performance or Performance Select Checking Account, or the Spend Account of a Virtual Wallet with Performance Spend or Virtual Wallet with Performance Select. The total amount of all qualifying direct deposits credited to your checking account must be at least $1,000 for Virtual Wallet with Performance Spend (or Performance Checking) or $5,000 for Virtual Wallet with Performance Select (or Performance Select Checking). Credit card cash advance transfers, transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying direct deposits.

A qualifying debit card purchase is defined as any debit card purchase made at point of sale using your signature or PIN, or a purchase made electronically or online using your debit card number, including recurring payments.

New account will not be eligible for offer if any signer has signing authority on an existing PNC Bank consumer checking account or has closed an account within the past 90 days, or has been paid a promotional premium in the past 12 months. If multiple accounts are opened with the same signers, only one account will be eligible for the premium. For this offer, signing authority will be defined by the customer name(s) and Social Security number(s) registered on the account. Offer may be extended, modified or discontinued at any time 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.

Visiting pnc.com/workplace today to learn more!

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