

# Community Development Banking

## About PNC Community Development Banking:

Financial education is a key part of PNC Bank's commitment to its communities. Throughout PNC's service areas, our trained professionals provide free financial education seminars which include:

## BANKING BASICS

A little knowledge goes a long way when it comes to achieving your financial goals. This seminar teaches the basics of banking services to help you reach the next step on your journey toward financial security.

## BUDGETING

Learn how easy it can be to create a personal budget that fits your lifestyle, reduce your debt and discover some practical cost-cutting ideas.

## CREDIT 101

Learn the basics of credit and keeping your credit record in good shape. In this seminar, discover how to obtain your credit history and credit score, protect yourself from credit card fraud and repair a poor credit history — or protect a good one.

## FOUNDATIONS OF MONEY MANAGEMENT

Your future financial success depends on building basic money management skills today. Discover how simple banking services and smart budgeting can make your life easier and set you on a path toward achieving your financial goals.

## HOMEBUYER'S CLUB WORKSHOPS

This series of seminars teaches future homebuyers how to increase their chances of getting a mortgage, and how much home they can realistically afford. Get practical advice on buying real estate so that you can make more informed decisions when shopping for your dream home.

## IDENTITY THEFT

Each year, identity fraud costs American consumers billions of dollars. In this seminar, find out if you're taking unnecessary risks with your identity. Learn what you should do if you become a victim of identity theft, and easy, preventative measures to help protect yourself.

## ON YOUR OWN

This seminar teaches how to create good spending and saving habits and establish a good or solid credit history. Discover time-saving banking services that make your life easier, such as Automated Teller Machines, direct deposit, debit cards and online banking.

## PRACTICAL MONEY SKILLS™ FOR LIFE

PNC Bank is proud to team up with VISA® to offer Practical Money Skills for Life for our customers, to support their lifelong learning Financial Education. Curricula are available for children, teens, college students and individuals with special needs. Visit [pnc.practicalmoneyskills.com](http://pnc.practicalmoneyskills.com) for more information.

## RAISING MONEY-SMART KIDS

By teaching your children about money at an early age, you can help them develop good financial habits — ones they may carry with them for the rest of their lives. Learn which money skills a child should master before leaving home and how to teach young children to save toward a goal.

## SMART BORROWING

At some point in life, you may need to borrow money, whether to buy a house, a car, or pay for a college education. This educational seminar teaches you to borrow smart, and get the money when you need it most. Learn to compare loan offers, repair a poor credit history — and increase the chances of qualifying for the loan you want.

## SPANISH LANGUAGE SEMINARS

Be sure to contact us about our seminars offered in Spanish: Budgeting, Foundations of Money Management, Banking 101, Credit 101 and Smart Borrowing.

## LEARN MORE

If you are interested in attending one or more of these workshops, please contact your local PNC branch.



Seminars provided for informational purposes only and do not provide legal, financial or accounting advice. Individuals should consult their own advisor for specific advice concerning their individual situation.

PRACTICAL MONEY SKILLS® and VISA® are registered trademarks of Visa.

©2012 The PNC Financial Services Group, Inc. All rights reserved. Bank deposit products provided by PNC Bank, National Association. Member FDIC

# PNC WORKPLACE BANKING

## ENJOY THE BENEFITS AND REWARDS

**Make the most of your money with PNC WorkPlace Banking's Performance Checking or Virtual Wallet® with Performance Spend. Open an account with direct deposit today to enjoy these great benefits:**

- Competitive interest rates
- Free PNC-exclusive checks
- Unlimited check-writing
- Refer a Co-Worker Rewards
- Free Overdraft Protection set up and transfers
- Free PNC ATMs and Non-PNC ATM transactions<sup>1</sup>
- Non-PNC ATM surcharges reimbursed up to \$8 per statement period<sup>1</sup>
- Free Savings account with Performance Checking and free Growth account with Virtual Wallet® with Performance Spend<sup>2</sup>
- Bonus rates on select Certificates of Deposit and IRA CDs
- Identity-Theft Reimbursement Insurance up to \$5,000<sup>3</sup>
- Interest rate discount on select consumer installment loans with automatic payment from a PNC Checking account.<sup>4</sup>
- Free onsite educational seminars on popular financial topics
- Enhanced Rewards with a PNC Flex®, PNC points®, or PNC CashBuilder® Visa® Credit Card. Ask for details<sup>5</sup>

**Plus, with WorkPlace Banking, you'll enjoy no monthly service charge when the total amount of all qualifying direct deposits during the monthly statement period is at least \$750.<sup>6</sup>**

## WHAT CAN WE HELP YOU ACHIEVE? TALK TO US TODAY.



<sup>1</sup> WorkPlace Banking Performance Checking and Virtual Wallet with Performance Spend provide automatic reimbursement of non-PNC Bank ATM fees. Other financial institutions' surcharge fees will be reimbursed at the end of the monthly statement period, up to \$8 maximum.

<sup>2</sup> See the Consumer Schedule of Service Charges and Fees, Virtual Wallet Performance Features and Fees, and other documents provided at new account opening for more information.

<sup>3</sup> Covers up to \$5,000 out of pocket expenses incurred to regain your identity and to repair your credit. Certain restrictions and deductibles apply. Coverage applies to Primary checking account only, not to additional checking, savings or money market accounts. See the Summary Description of Benefits for the Personal, Internet and Identity Coverage Master Policy for details.

<sup>4</sup> Discount only applicable as long as payments are set up for automatic deduction from a PNC Checking account. The removal of any discount, such as auto deduction or employee, will increase the rate.

<sup>5</sup> All credit subject to approval.

<sup>6</sup> For Performance or Virtual Wallet with Performance Spend, the monthly service charge can be avoided if the total amount of all qualifying direct deposits credited to your account during the monthly statement period is at least \$750. A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck or other regular monthly income electronically deposited into a Performance Checking account, or the Spend account for Virtual Wallet Performance, by an employer or outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits.



PNC Points, PNC CashBuilder and PNC Flex are registered marks of The PNC Financial Services Group, Inc. PNC Bank, National Association (N.A.) is the creditor and issuer of the credit cards described herein.

©2013 The PNC Financial Services Group, Inc. All rights reserved. PNC Bank, National Association. Member FDIC