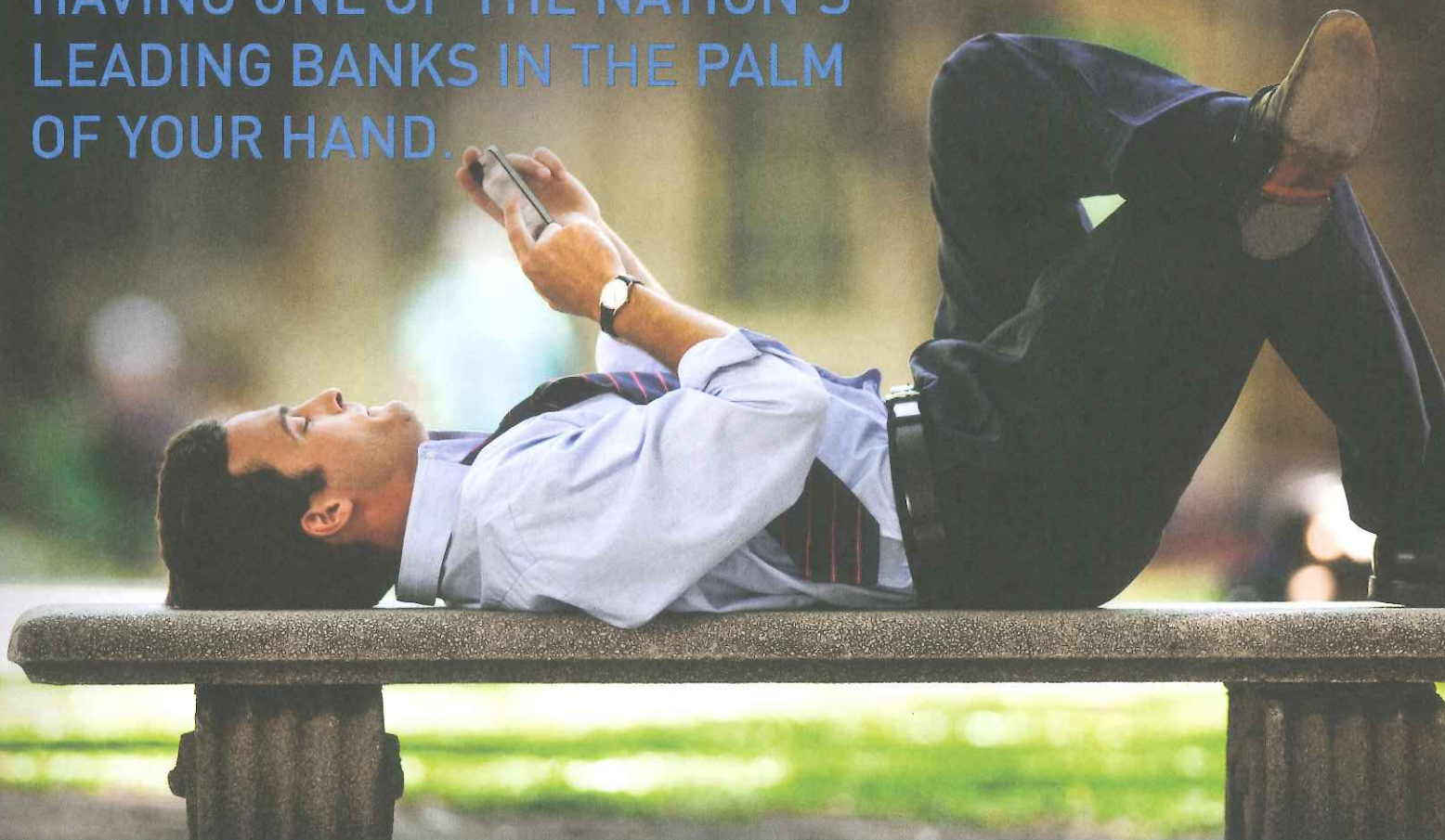


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Identity-Theft Reimbursement Insurance⁵



New personal checking account must be opened between 4/1/2012 and 6/30/2012.

¹ 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. ² To qualify for a \$75 reward, a PNC Bank Visa® Check Card must be issued to you, a qualifying direct deposit must be received, and at least 10 purchases made with your Check Card must post to your checking account within 60 days of account opening. To qualify for an additional \$25 reward, the conditions for earning \$75 must be met and a minimum of 5 payments must be completed via PNC Online Bill Pay, also within 60 days of account opening. Your checking account must remain open in order for you to receive the \$75 or \$100 reward, which will be credited to the eligible account within 60 days after all conditions have been met and will be identified as "Cash Trans Promo 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 into a Performance or Performance Select Checking Account, or the Spend Account of a Virtual Wallet with *Performance Spend*. The total amount of all qualifying direct deposits credited to your checking account must be at least \$750. The Direct Deposit must be made by an employer or an outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits. 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. Limit one premium per new account. 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. In the event that we determine in our sole discretion that your account does not meet the eligibility criteria or the activity on your account does not qualify as a Qualifying Direct Deposit, we will not be obligated to credit your account with the payout. Offer may be extended, modified or discontinued at any time and may vary by market. ³ Visit pnc.com/points for details. PNC Bank reserves the right to change or terminate the PNC points Program at any time. ⁴ 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 up to \$8 maximum at the end of the statement period. ⁵ Covers out of pocket expenses incurred to regain your identity and to repair your credit. Certain restrictions and deductibles apply. See the Summary Description of Benefits for the Personal, Internet and Identity Coverage Master Policy for details.

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