

DEPOSITORY SERVICES – Demand Deposit Accounts and Zero Balance Accounts

The PNC Demand Deposit Account (DDA) provides you with your checking account information. PNC offers a variety of statement options, including Check Safekeeping, Image Statement and Online Statement.

Your new PNC account number will be sent to you prior to conversion in a separate mailing.

The Zero Balance Account (ZBA) service concentrates all funds from the sub-accounts to the master on a daily basis.

| Your Current National City Treasury Management Service... | | Will Become This PNC Treasury Management Service... | |
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| PREMIUM COMMERCIAL CHECKING DDA | <ul style="list-style-type: none"> • Provides account information • Check safekeeping, check return, Image Statement • Earnings Credit Rate (ECR) • Overdraft fees offset with ECR • NSF fees offset with ECR | CORPORATE ACCOUNT ANALYSIS CHECKING | <ul style="list-style-type: none"> • SAME • Check safekeeping, check return, Image Statement, Online Statement • ECR is tiered based on deposit balance • SAME • SAME |
| COMMERCIAL CHECKING DDA | <ul style="list-style-type: none"> • Provides account information • Check safekeeping, check return, Image Statement | BUSINESS ACCOUNT ANALYSIS CHECKING | <ul style="list-style-type: none"> • SAME • Check safekeeping, check return, Image Statement, Online Statement |
| PREMIUM INTEREST CHECKING (NOW ACCOUNT) | <ul style="list-style-type: none"> • Provides unlimited transactional account information • Earns interest and ECR on entire balance • Eligibility requirements include public entities, non-profits, individuals and fiduciary funds • Monthly paper or online statement • Check safekeeping, check return, Image Statement, Online Statement | ANALYSIS CHECKING WITH INTEREST | <ul style="list-style-type: none"> • SAME • Earns interest only (no ECR) • SAME • SAME • SAME |
| BUSINESS CHECKING OR SMALL BUSINESS PRIMARY CHECKING | <ul style="list-style-type: none"> • 200 free items • Online Banking • Unlimited QuickBooks® uploads and downloads • CheckCard with points from National City® • Image Statements • Night Drop (excludes “hold for customer to process” bags) • Unlimited coin and currency processing | BUSINESS BASIC CHECKING | <ul style="list-style-type: none"> • 300 combined transactions monthly, which include checks paid, items deposited, deposit tickets, ACH credits received, and ACH debits received • No fee for up to \$10,000 cash deposited over-the-counter or by night depository or Quick Deposit • Free Online Banking and Bill Payment¹ • Free global ATM usage (PNC and non-PNC ATMs) • Free Performance Checking² account for business owners |

(continued...)

¹There may be a fee for certain optional services through Online Banking. Offers, products and pricing subject to change.

²We reserve the right to limit the number of free Performance Checking accounts per business relationship.

| Your Current National City Treasury Management Service... | Will Become This PNC Treasury Management Service... |
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| <p>BUSINESS SWEEP CHECKING</p> <ul style="list-style-type: none"> • 300 – 1,000 free items • Online Banking • Unlimited QuickBooks uploads and downloads <p>SMALL BUSINESS PREFERRED CHECKING</p> <ul style="list-style-type: none"> • CheckCard with points from National City • Image Statements <p>BUSINESS CHECKING PLUS</p> <ul style="list-style-type: none"> • Night Drop (excludes “hold for customer to process” bags) • Unlimited coin and currency processing <p>BUSINESS CHECKING PLUS WITH SWEEP</p> <p>BUSINESS CHECKING ELITE</p> <p>BUSINESS CHECKING ELITE WITH SWEEP</p> | <p>BUSINESS ENTERPRISE CHECKING</p> <ul style="list-style-type: none"> • 500 combined transactions monthly, which include checks paid, items deposited, deposit tickets, ACH credits received, and ACH debits received • Free Online Banking and Bill Payment¹ • Free PNC Bank Visa Business Check Card • Image Statements • Free global ATM usage (PNC and non-PNC ATMs) • No fee for up to \$50,000 cash deposited over-the-counter or by night depository or Quick Deposit |
| <p>BUSINESS INTEREST CHECKING</p> <ul style="list-style-type: none"> • 50 debits and 100 deposited items • Free Online Banking • Free Online Bill Pay • QuickBooks uploads and downloads | <p>CHECKING 100 WITH INTEREST</p> <ul style="list-style-type: none"> • Unlimited deposit tickets • No fee for cash deposited over-the-counter or by night depository or Quick Deposit • Free Online Banking and Bill Payment¹ • Free global ATM usage (PNC and non-PNC ATMs) • Free PNC Bank Visa Business Check Card |
| <p>FREE SMALL BUSINESS CHECKING</p> <ul style="list-style-type: none"> • 200 free items • Free Online Banking • Free Online Bill Pay • QuickBooks uploads and downloads | <p>FREE BUSINESS CHECKING</p> <ul style="list-style-type: none"> • 200 combined transactions monthly, which include checks paid, items deposited, deposit tickets, ACH credits received, and ACH debits received • No fee for up to \$5,000 cash deposited over-the-counter or by night depository or Quick Deposit • Free Online Banking and Bill Payment¹ • Free PNC Bank Visa Business Check Card • Free access to your account at PNC Bank ATMs |
| <p>PREMIUM COMMERCIAL CHECKING (PUBLIC FUNDS)</p> <ul style="list-style-type: none"> • Provides account activity • Check Safekeeping, Check Return, Image Statement • Earnings Credit Rate (ECR) • Overdraft fees offset with ECR • NSF fees offset with ECR | <p>GOVERNMENT CHECKING</p> <ul style="list-style-type: none"> • SAME |
| <p>ZERO BALANCE ACCOUNT (ZBA)</p> <p>Concentrates funds into one primary master account, eliminating idle funds or an uncollected/overdraft position in disbursement and/or collection accounts. There are some variations to the standard net processing:</p> <ul style="list-style-type: none"> • Funds may move between the master account and a subsidiary account • Eight levels of sub-accounts • Unlimited number of sub-accounts • Check cards linkage to accounts within a ZBA relationship • Available balance <p>Reporting for ZBAs:</p> <ul style="list-style-type: none"> • AGFS reporting is available for zero balance account relationships • Interest allocation reporting allocator • Interest may be allocated to the sub-accounts | <p>ZERO BALANCE ACCOUNT (ZBA)</p> <p>Concentrates funds into one primary master account, eliminating idle funds or an uncollected/overdraft position in disbursement and/or collection accounts based on ledger balance</p> <ul style="list-style-type: none"> • All funds in the sub-accounts move to the master account from where they can be further moved to an investment sweep product • Three levels to a ZBA relationships including grandparent, parent, child accounts • Up to 199 sub-accounts can roll up to any single account • Movement of funds to the parent is based on ledger balance • All sweep income is credited to the master account <p>Reporting for ZBAs:</p> <ul style="list-style-type: none"> • DDA statements provide ZBA activity by account • Cash Pool Allocator provides earnings attribution details and account balance summaries • There are no variations/card options to the PNC ZBA net processing. DDA account statements will be provided for accounts within a ZBA relationship. DDA statements will provide ZBA activity by account. Cash Pool Allocator may be an option for additional reporting requirements. |

Frequently Asked Questions

Q. Should I continue to use my National City checks and deposit slips?

A. You may continue to use your existing National City Bank checks for a short period of time after conversion. If you use location numbers on your National City DDA account deposit tickets, please include the location number information when you reorder your deposit tickets with the new PNC account number.

Q. Can I continue to use my existing National City Bank checks and deposit tickets after my account is converted?

A. Yes. You may continue to use your existing National City Bank checks for a short period of time after conversion. If you use your new PNC checks and account number, PNC will be able to service your account in a more efficient and timely manner. After conversion, any outstanding National City Bank checks will be honored and processed against your new PNC Bank business checking account.

Q. When will I receive statements for my business checking or business money market accounts?

A. You will receive a statement for your National City Bank accounts within two weeks of the conversion. That statement will cover your account activity during the period from your last statement date until the conversion date. Your next statement will be issued by PNC and will include your new account number and all activity processed post-conversion. Your PNC account statements will be mailed to you on approximately the same date as were your National City statements prior to conversion.

Q. Will my account number change?

A. Yes. Your new PNC account number will be effective upon conversion.

Q. Will the balance in the sub-account in a ZBA relationship be zero every day?

A. Yes. PNC's ZBA service will move excess balances from the sub-account to the master account or, in the case of a balance deficiency in the sub-account, ZBA will move money from the master account to bring the sub-account back to zero. Your net balance position, positive or negative, will be reflected in the master account.

Q. Will I continue to receive my monthly, quarterly, biannual or annual invoice for Treasury Management services?

A. Yes, if your primary billing account is an analyzed checking account. However, if your primary billing account is a Business Banking or a non-analysis account, then your accounts will be directly debited for fees and services.

Q. How is the interest rate determined on my interest-bearing checking account?

A. The interest rate on your account is a market-competitive rate set at the discretion of PNC Bank.

Q. I have a promotional interest rate on my National City interest-bearing checking account. Will that promotional interest rate remain in effect?

A. Yes, the term and original conditions of the promotional rate will be honored.

Whom to Contact With Questions

PRIOR TO Conversion:

Please continue to contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email TMCS@pnc.com.

ON OR AFTER Conversion:

Please contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email TMCS@pnc.com, or contact your Treasury Management Officer.

What to Expect in the Coming Weeks

You will receive your new PNC account number in a separate mailing and it will be effective upon conversion. If you currently use the ZBA service, there is nothing that you need to do at this time.

For now, simply continue to bank as you do today while final preparations are made for your transition to PNC.

DEPOSITORY SERVICES – Cash Vault Services

PNC's Money Room Service can accept and process large volumes of currency/coin and routinely deliver shipments of currency/coin to your place of business through your contracted Armored Carrier Company. As a result, clients can reduce the time and expense of managing this process in-house. PNC will continue to offer Money Room services in the same manner and with the support of the current third-party vendor that National City uses today.

| Your Current National City Treasury Management Service... | | Will Become This PNC Treasury Management Service... | |
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| CASH VAULT SERVICES OUTSOURCED VENDOR | Brinks | MONEY ROOM SERVICES OUTSOURCED VENDOR | Brinks |
| CASH REPLENISHMENT (CHANGE ORDER) OUTSOURCED VENDOR | Brinks | CHANGE ORDER OUTSOURCED VENDOR | Brinks |
| ACTIVITY-BASED PRICING | Pricing methodology is based on a per note/strap basis | ACTIVITY-BASED PRICING | SAME |
| REMOTE CAPTURE OF CHECKS | Remote capture of checks | REMOTE CAPTURE OF CHECKS | SAME |
| BULK ORDER FILE ACCEPTANCE AND PROCESSING | Ability to process Bulk File Orders | BULK ORDER FILE ACCEPTANCE AND PROCESSING | Acceptance of a Bulk Order File through an electronic transmission |

Frequently Asked Questions

Q. Should I continue to use my National City checks and deposit tickets?

A. Yes. You may continue to use your existing National City Bank checks for a short period of time after conversion. If you use your new PNC checks and account number, PNC will be able to service your account in a more efficient and timely manner. After conversion, any outstanding National City Bank checks will be honored and processed against your new PNC Bank business checking account. If you use location numbers on your deposit tickets, please indicate that location number information when you reorder your deposit tickets with your new PNC account number.

Q. Will my account number change?

A. Yes, your new PNC account number will be effective upon conversion to PNC. You will receive your new account number in a separate communication.

Q. Do I need to do anything to get ready for the conversion to PNC?

A. No. At PNC, you will continue to receive the same service as you have at National City with the same outsourced vendor, Brinks.

Q. Will there be any changes to how my deposits are posted?

A. Deposits will continue to post to the Demand Deposit statement as they do today.

Q. Will there be a change in how I place my coin/currency orders?

A. No, you will continue to use the same personal identification number (PIN) and passcode that you use today.

Q. Do I need to contact my armored courier? Will the delivery addresses change?

A. No. Your courier will continue to deliver to the current Money Room address.



Whom to Contact With Questions

PRIOR TO Conversion:

Please continue to contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email TMCS@pnc.com.

ON OR AFTER Conversion:

Should you have any questions regarding PNC's Money Room Service, please contact Money Room Customer Service at 1-800-826-6755 or Treasury Management Client Services (TMCS) at 1-800-669-1518 or email TMCS@pnc.com.

What to Expect in the Coming Weeks

Prior to conversion, you will receive your new account number in a separate communication. Your new account number will be effective the day of conversion. If you use location numbers on your deposit tickets, please have your vendor add that location number to the new PNC deposit tickets.

For now, simply continue to bank as you do today while final preparations are made for your transition to PNC.

DEPOSITORY SERVICES -

Remote Deposit and Image Cash Letter Services

As a receivables service provider consistently ranked among the nation’s best, PNC is prepared to provide you with the same quality service you have received in the past from National City. PNC’s remote deposit capture solutions, **Corporate Remote Capture (CRC) Desktop, CRC Web and CRC Image Cash Letter**, enable clients to electronically capture and transmit check images and data to PNC for deposit, resulting in more timely cash application and more efficient information reporting.

PNC’s desktop remote deposit capture solutions, **CRC Desktop and CRC Web**, require a Bank-approved check scanner, linked to PNC via the Internet. Once all checks are scanned and validated, and the deposit balanced, you can release the deposit to PNC. Remotely captured deposits can be electronically released to PNC 24 hours a day, seven days a week. Corporate Remote Capture allows you to extend your daily deposit deadline to 10:00pm ET.

PNC’s **CRC Image Cash Letter** service enables you to leverage your existing check imaging infrastructure to capture images of consumer and business checks received at your office. Once your check images have been balanced and verified, you simply transmit them to PNC in the ANSI X9.37 format for deposit.

When your National City accounts are converted to PNC, your existing Corporate Remote Capture service will be automatically updated with your new PNC account information.

| Your Current National City Treasury Management Service... | | Will Become This PNC Treasury Management Service... | |
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| CORPORATE REMOTE CAPTURE (CRC) | Use desktop scanner to scan and image checks for deposit processing at National City | CORPORATE REMOTE CAPTURE (CRC) | SAME - Use desktop scanner to scan and image checks for deposit processing at PNC |
| CRC DESKTOP OR CRC WEB | | CRC DESKTOP OR CRC WEB | |
| CRC IMAGE CASH LETTER | Use your existing check imaging infrastructure to scan and image checks, and send them to National City via direct transmission | CRC IMAGE CASH LETTER | SAME – Use your existing check imaging infrastructure to scan and image checks, and send them to PNC via direct transmission |

Frequently Asked Questions

Corporate Remote Capture

Q. Do I need to replace my current scanner?

A. No, you will not be required to replace your scanner. You can continue to use your existing scanner.

Q. Do I need to complete any type of new deposit tickets or forms?

A. No, Corporate Remote Capture will create a virtual deposit ticket with your new PNC account number for selection on the account dropdown menu.

Image Cash Letter Service

Q. Do I need to replace my current hardware or software?

A. No, you will not be required to replace your existing hardware or software.

Q. How will I transmit my file to PNC?

A. Your transmission method will remain unchanged.



Whom to Contact With Questions

PRIOR TO Conversion

Please continue to contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email TMCS@pnc.com.

ON OR AFTER Conversion

Please contact Treasury Management Client Services (TMCS) at 1-800-669-1518 or email TMCS@pnc.com, or contact your Treasury Management Officer.

What to Expect in the Coming Weeks

As part of the transition to PNC, all of your National City accounts will be converted to new PNC accounts. When those new PNC accounts become active, we will automatically update Corporate Remote Capture with your new PNC account information.

If you are a current National City Corporate Remote Capture client, a member of PNC's implementations team, MIS team or a Sales Associate may contact you to ensure that you and your organization experience a smooth transition to PNC.

For now, simply continue to bank as you do today while final preparations are made for the transition to PNC.