

RETURN CHECK MANAGEMENT SERVICES

PNC will offer the **Return Check Management Service (RCMS)**, including Web-based information reporting and images of your returned items. Other services such as **Electronic Check Re-presentation (RCK)** and **Return Check Concentration (RCC)** services will also be available through PNC.

If you use the National City Return Check Management Service today, then your service will convert to PNC's Return Check Management Service (RCMS) when your National City account converts to PNC.

Your Current National City Treasury Management Service...		Will Become This PNC Treasury Management Service...	
RETURN CHECK MANAGEMENT SERVICES	Reporting for an unlimited number of accounts or locations Credit check required for product eligibility for RCK and RCC service	PINACLE - RETURN CHECK MANAGEMENT	SAME SAME
RETURN ITEM PROCESSING	The default procedure is to charge back all return items If you have special instructions to re-deposit returned items, the Bank will not notify you of the return item and no entries are posted to your DDA account	RETURN ITEM PROCESSING	The default procedure is to re-deposit all NSF return items less than or equal to \$100 and to charge back all return items greater than \$100 You will be notified on all re-deposited items. The Bank will post all return and re-deposit items to your DDA account.

Frequently Asked Questions

Q. After the conversion to PNC, how will I view my return items?

- A. When your National City account converts to PNC, you can view your return items using either ConsultNC or PINACLE, depending on the original deposit date of the item.
- Any returned item with a deposit date prior to your account conversion will be available via the ConsultNC RCMS Reporting System for a period of six months after the original deposit date.
- Returned items with a post-conversion deposit date can be viewed through PNC's PINACLE Return Check Management module.

Q. For Return Check Concentration (RCC), will I need to change my endorsement stamp for deposited items?

- A. No, you will not be required to change your endorsement stamp. Your existing National City Return Check Concentration account will automatically be converted to your new PNC account.



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.

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, your existing RCMS service will be automatically activated on those new PNC accounts.

If you are a current National City Return Check Management Services client, a member of PNC's implementations team or a Sales Associate may contact you, to help 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 your transition to PNC.