

The Corestone Account upgrade adds banking features such as check writing, debit card, and or online bill pay, to your brokerage account.

Important Information:

- Corestone banking features are considered "add-ons" to your brokerage account, the primary purpose of which is investing in, or trading securities. Immediate withdrawals shortly after a deposit may result in the Corestone feature being removed from your account. Debit Card is to be used for the purchase of goods or services from a merchant, or ATM withdrawals. Use of debit card for money transfer like services may result in closing of debit card account.
- Securities must reside in the brokerage account (not just cash), in order to establish Corestone banking features.
- A higher level of debit card rewards points may be earned, as you move from left to right on the chart below (Silver Plus=lowest, Platinum=highest). See Corestone Brochure & Fact Sheet for more details. Corporate Gold and Corporate Platinum service level tiers are for Corporate/entity accounts only.
- See sections A-E below for Initial Minimum, Annual Fee, Annual Fee Waiver, Check Orders, and Comparison Chart for each service level tier...

Initial Minimum, Annual Fee, Annual Fee Waiver, Check Orders, and Comparison Chart...

A. Initial Minimum Account Equity Requirement*

Silver	Silver Plus	Gold	Platinum	Corporate Gold	Corporate Platinum
\$5,000	\$5,000	\$10,000	\$20,000	\$10,000	\$20,000

* For clients residing outside the USA, the initial minimum is \$25,000.

B. Account Classification Annual Fee

Silver	Silver Plus	Gold	Platinum	Corporate Gold	Corporate Platinum
\$25.00	\$50.00	\$100.00	\$150.00	\$150.00	\$250.00

C. Annual Fee Waiver Critereon

To avoid the annual fee, maintain the specified average margin debit or cash credit balance for the account classification.

	Silver	Silver Plus	Gold	Platinum	Corp. Gold	Corp. Platinum
Cash Credit Balance:	+ \$25,000	+ \$50,000	+ \$100,000	+ \$150,000	+ \$150,000	+ \$250,000
Margin Debit Balance:	- \$25,000	- \$50,000	- \$100,000	- \$150,000	- \$150,000	- \$250,000

Example 1: Client selects Gold Account. Average balance for the year is -\$105,000 (debit balance). Annual fee waived.

Example 2: Client selects Silver Plus Account. Average balance for the year is \$5000 (credit balance). Annual fee charged.

D. Check Order fees

	Silver	Silver Plus	Gold	Platinum	Corp. Gold	Corp. Platinum
Personal Wallet style Initial Order:	waived	waived	waived	waived	waived	waived
Reorder:	\$12.50	\$12.50	\$10.00	\$7.50	\$10.00	\$7.50
Personal Duplicate style Initial Order:	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Reorder:	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Business style Initial Order:	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Reorder:	\$50.00	\$50.00	\$50.00	\$50.00	\$40.00	\$40.00
Electronic:	waived	waived	waived	waived	waived	waived

E. Account Features Comparison Chart

Account Feature	Silver	Silver Plus	Gold	Platinum
Direct deposit	•	•	•	•
Unlimited checkwriting with no per-check minimum	•	•	•	•
Free bill payment & electronic check presentment with BillSuite	•	•	•	•
Online check image retrieval (front & back) 2	•	•	•	•

24/7 voice response service for all account- and debit card-related questions	•	•	•	•
Live customer service for account questions, Monday-Friday, 8:30a.m.–6p.m.(ET)	•	•	•	•
Account Feature	Silver	Silver Plus	Gold	Platinum
The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs	•	•	•	•
Visa debit card		•	•	•
No additional charge to access 6,500 PNC Bank ATMs and over 43,000 Allpoint® network ATMs		•Up to \$500 daily	•Up to \$1,500 daily	• Up to \$3,000 daily
24/7 live customer service for debit card-related questions		•	•	•
Dividend reinvestment			•	•
Purchase protection and travel benefits			•	•
Reward Suite loyalty program available at no additional charge; visitmyrewardsuite.com & select reward of your choice			•1point/\$1 spent	•1.5points/\$1 spent
Discounts on standard wallet checks			•20% off regular price	•40% off regular price
Fee reimbursement on non-PNC ATMs			•Monthly limits may	•Monthly limits may apply
Enhanced cost basis reporting for investments			•	•
Expense coding and tracking			•	•
Statements record expenses by category			•	•
Year-end account summary of expenses by category			•	•
No additional charge for stop payment orders				•