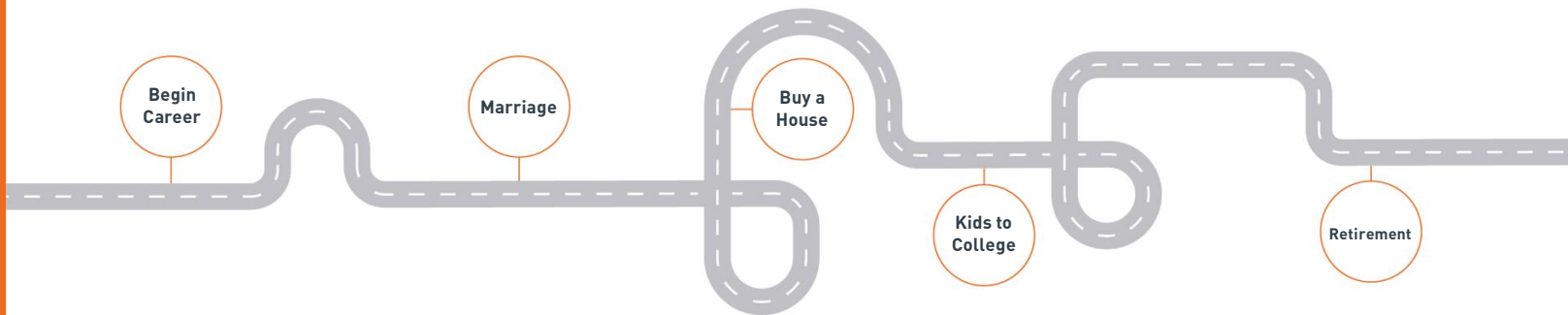


Chart a path to financial wellness.

We know that there's no one-size-fits-all financial solution. That's why we work to help meet the needs of each individual, no matter where they are in their journey.



THE RIGHT BANKING PRODUCTS

PNC VIRTUAL WALLET®

Offering options for checking, savings and powerful digital tools all in one product to help budget, track and manage money — including **Low Cash Mode®** to help avoid unexpected overdraft fees.¹

SOLUTIONS FOR THE WHOLE FAMILY

Financial responsibility is important at every age.

- S is for Savings® — Helps young children learn financial basics through an interactive online experience with tips from Sesame Street®.
- Virtual Wallet Student® — Digital banking that's built for student life with tools and resources to help easily manage money and build lifelong skills.

BORROWING SOLUTIONS

FOR YOUR HOME

PNC HomeHQ® features the tools and technology to help achieve homeownership goals.

- Buying Made Easier — Set a budget, get prequalified² and more, all conveniently online.
- Refinance — See how we can help lower rates, shorten mortgage terms or consolidate debt.³
- Choice Home Equity Line of Credit — Learn how a home's equity can help meet financial goals with fixed- and variable-rate options.

CREDIT CARDS

With Visa credit cards for virtually every need, PNC can help maximize cash back, enjoy low interest rates or earn reward points.⁴

PERSONAL LOANS AND LINES OF CREDIT⁵

A personal loan or line of credit may provide access to the money needed to consolidate debt, make home improvements, pay for unexpected expenses and more.⁶

➤ CONTACT ME TODAY

James Osowski

james.osowski@pnc.com | 847-565-0619

CHART A PATH TO FINANCIAL WELLNESS.

STUDENT LOANS⁵

Undergraduate and Graduate & Professional Loans — Explore multiple repayment options and discover post-undergraduate loans for Health and Medical Professions, Health Residency and Bar Study.

PNC Education Refinance Loan (PERL) — Refinancing student loan debt into one payment could help lower monthly payments or shorten loan terms.⁷



PLANNING FOR THE FUTURE

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Discover tax advantages that can help achieve retirement dreams. Open a new IRA, roll over funds from a former employer's plan or explore the benefits of a Roth IRA.⁸

BROKERAGE ACCOUNTS

Buy and sell investment products such as mutual funds, exchange traded funds, stocks and bonds. Trade online or work a professional.⁸

ADVISOR MANAGED ACCOUNTS

These accounts are managed on an individual's behalf by a registered investment advisor, offering customization and convenience.⁸

PNC CARES

COMMITMENT TO DIVERSITY

PNC is investing \$1 billion to support economic empowerment for African Americans and low- to moderate-income communities. We also provide customer service interpretation in more than 240 languages and staff many locations with multilingual representatives.

¹ Low Cash Mode is only available on the Spend account of your Virtual Wallet product.

² Pre-qualification is not a commitment to lend, a condition of loan approval or an application for credit.

³ Refinancing at a longer repayment term may lower your mortgage payment, but may also increase the total interest paid over the life of the loan. Refinancing at a shorter repayment term may increase your mortgage payment, but may lower the total interest paid over the life of the loan. Contact us to discuss the option that best meets your needs.

⁴ PNC Bank credit cards are subject to credit approval. PNC Bank is the issuer of the credit cards described herein.

⁵ Credit is subject to approval. Certain restrictions and conditions apply.

⁶ Loan proceeds from the Personal Installment Loan cannot be used to pay for post-secondary educational expenses or to refinance student loan debt. For student loan and refinancing options, visit pnconcampus.com.

⁷ Certain federal benefits will be lost or not available if you refinance your federal loans through this PNC Education Refinance Loan. Please compare your current benefits with this program to ensure any loss of existing benefits is fully understood. Refinancing at a longer term may lower your payments, but may also increase the total interest paid over the life of the loan. Refinancing at a shorter term may increase your payments, but may lower the total interest paid over the life of the loan.

⁸ **Important Investor Information: Brokerage and insurance products are:**

**Not FDIC Insured • Not Bank Guaranteed • Not A Deposit
Not Insured By Any Federal Government Agency • May Lose Value**

Securities products and brokerage services as well as managed account advisory services to U.S.-based clients are offered by PNC Investments LLC, a registered broker-dealer and a registered investment adviser and Member FINRA and SIPC. Managed account advisory services for non-U.S.-based clients are offered by PNC Managed Account Solutions, Inc., a registered investment adviser. Annuities and other insurance products are offered through PNC Insurance Services, LLC, a licensed insurance agency.

PNC Investments, PNC Insurance Services and PNC Managed Account Solutions do not provide legal, tax, or accounting advice.

PNC Investments LLC, PNC Insurance Services, LLC and PNC Bank, National Association are each affiliated with The PNC Financial Services Group, Inc.

Visa is a registered trademark of Visa International Service Association and used under license.

PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC").

PNC, S is for Savings, Virtual Wallet and Virtual Wallet Student are registered marks of The PNC Financial Services Group, Inc.

PNC, PNC HomeHQ, PNC Home Insight and Home Insight are registered service marks of The PNC Financial Services Group, Inc. ("PNC"). PNC has a pending patent application directed at various features and functions of Home Insight® Planner. All loans are provided by PNC Bank, National Association, a subsidiary of PNC, and are subject to credit approval and property appraisal.

Low Cash Mode is a registered mark of The PNC Financial Services Group, Inc.

"Sesame Street®," "Sesame Workshop®" and associated characters, trademarks, and design elements are owned and licensed by Sesame Workshop.

©2023 Sesame Workshop. All rights reserved.

Banking and lending products and services, bank deposit products and treasury management services for clients and/or customers are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and **Member FDIC**.



©2023 The PNC Financial Services Group, Inc. All rights reserved.
PNC Bank, National Association. **Member FDIC**