

Through a special relationship with PNC Bank, Rider University employees now have access to an extensive array of Personal Banking Products and Services to help you support your financial goals and achieve your dreams.

Because you're savvy about your finances and you demand greater rewards for your broader banking relationship, make the most of your money with PNC WorkPlace Banking's Performance Checking or Virtual Wallet® with Performance Spend. Open an account with direct deposit today to enjoy these great benefits:

- Competitive interest rates
- Free PNC-exclusive checks
- Unlimited check-writing
- Refer a Co-Worker Rewards
- Free Banking Rewards Program – PNC points¹
- Free Overdraft Protection set up and transfers
- Free PNC ATMs and Non-PNC ATM transactions²
- Non-PNC ATM surcharges reimbursed up to \$8 per statement period²
- Free Savings account with Performance Checking and free Growth account with Virtual Wallet® with Performance Spend³
- Bonus rates on select Certificates of Deposit and IRA CDs
- Identity-Theft Reimbursement Insurance up to \$5,000⁴
- Interest rate discount on select consumer installment loans with automatic payment from a PNC Checking account.⁵
- Free onsite educational seminars on popular financial topics
- Enhanced Rewards with a PNC Flex®, PNC points, or PNC CashBuilder® Visa® Credit Card. Ask for details⁶

Plus, with WorkPlace Banking, you'll enjoy no monthly service charge when the total amount of all qualifying direct deposits during the monthly statement period is at least \$750.⁷

Periodically, PNC WorkPlace Banking Specialists will be on-site to hold sign-up sessions and on-site employee financial educational programs for your convenience. If you should visit any PNC Bank Branch, please identify yourself as an (XYZ Company) employee to take advantage of these financial services, benefits, rewards or offers.

For detailed information on the comprehensive set of financial services, please visit www.pnc.com/wpbanking

¹ To earn points you must be enrolled in the PNC points program. Visit pnc.com/points for the PNC points Program Terms and Conditions for details. PNC Bank reserves the right to change or terminate the PNC points program at any time.

² WorkPlace Banking 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 at the end of the monthly statement period, up to \$8 maximum.

³ See the Consumer Schedule of Service Charges and Fees, Virtual Wallet Performance Features and Fees, and other documents provided at new account opening for more information.

⁴ Covers up to \$5,000 out of pocket expenses incurred to regain your identity and to repair your credit. Certain restrictions and deductibles apply. Coverage applies to Primary checking account only, not to additional checking, savings or money market accounts. See the Summary Description of Benefits for the Personal, Internet and Identity Coverage Master Policy for details.

5 Discount only applicable as long as payments are set up for automatic deduction from a PNC Checking account. The removal of any discount, such as auto deduction or employee, will increase the rate.

6 All credit subject to approval.

7 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. A qualifying Direct Deposit is defined as a recurring Direct Deposit of a paycheck or other regular monthly income electronically deposited into a Performance Checking account, or the Spend account for Virtual Wallet Performance, by an employer or outside agency. Transfers from one account to another, or deposits made at a branch or ATM, do not qualify as Direct Deposits.

PNC Points Program, PNC CashBuilder and PNC Flex are registered marks of The PNC Financial Services Group, Inc. PNC Bank, National Association (N.A.) is the creditor and issuer of the credit cards described herein.

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