

New Travel Rewards Credit Card Offers Premier Benefits To PNC Bank Customers

PITTSBURGH, April 25, 2016 – The new PNC Premier Traveler[®] Visa Signature[®] credit card from PNC Bank, N.A., which became available April 25, offers customers two miles for every \$1 spent on qualifying purchases¹, no foreign transaction fees², Visa Signature perks, including 24/7 concierge service reservations and ticketing and other travel benefits.

“From generous earning opportunities to exclusive travel perks and protection, PNC’s Premier Traveler card gives cardholders everything they need. Unlike some other travel cards, there are no blackout dates or reward caps or categories to remember,” said Todd Rosenthal, PNC’s credit card line of business general manager.

Miles can be redeemed as a statement credit to cover the cost of travel related purchases (hotel stays, rental cars, airfare, cruises and rail travel) or to directly book and pay for travel through the Rewards Center in PNC Online Banking. Key features of the PNC Premier Traveler Visa Signature card, which also has a chip for enhanced security, include:

- Earn two miles for every dollar spent on qualifying purchases¹; points to not expire.
- No blackout periods; travel on any airline, anytime.
- 30,000 bonus miles when the cardholder makes \$3,000 in qualifying purchases during the first three billing cycles after account opening.³
- No foreign transaction fees.²
- 24/7 U.S. based customer service
- 0% intro APR on balance transfers for the first 12 billing cycles with a transferred balance within the first 90 days²
- Visa Signature Concierge Service⁴, Lost Luggage Reimbursement, Travel Accident Insurance, Travel and Emergency Assistance Services and Roadside Dispatch^{®.5}
- Exclusive travel perks at more than 900 hotels worldwide with the Visa Signature. Luxury Hotel Selection and VIP Guest Status.⁶
- Annual fee of \$85, waived for the first year.²

Further details are available via any PNC Bank branch, 1-888-762-2265 or online at pnc.com/premiertraveler.

The Premier Traveler credit card joins a complete suite of credit card offerings from PNC Bank, which includes the PNC Coresm Visa[®], PNC Points[®] Visa[®] and PNC CashBuilder[®] Visa[®] and two cards for business, the PNC Cash Rewardssm Visa Signature[®] and PNC Points[®] Visa[®] Business.

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¹ The term “qualifying purchases” does not mean all transactions made using the credit card. Some limited transactions, such as purchases of gift cards or other cash equivalents, cash advance transactions and balance transfers, are excluded. For details about excluded transactions, please see the complete reward program terms and conditions available on pnc.com/creditcards.

² Rates and Fees: The introductory annual fee is \$0 for the first year. After that, the annual fee is \$85. We do not assess a foreign transaction fee. Annual Percentage Rates (APRs): An introductory 0% APR on balance transfers for the first 12 billing cycles following account opening when the balance is transferred within the first 90 days following account opening. After that, the APR for balance transfers will be the standard balance transfer APR, currently 16.24%. The standard purchase APR is 16.24%. The standard purchase and balance transfer APRs will vary with the market based on the prime rate. The introductory 0% APR is subject to increase in the event a payment is late. The introductory balance transfer APR does not apply to cash advances or purchases. Keep in mind when transferring a balance that when you do not pay the entire balance in full each billing cycle, you may lose your grace period on new purchases. Allocation of your payments will be at our discretion, and generally that means that we will apply your payments to balances with lower

APRs before balances with higher APRs. However, any payment you make in excess of your minimum payment will be allocated to balances with higher APRs before balances with lower APRs. The APR for cash advances is currently 16.24%, and the penalty APR, which may apply if you make a late payment, is currently 29.24%. These APRs vary with the market based on the prime rate. If you are charged interest in any billing cycle, the charge will be no less than \$1.50. Other Fees: The balance transfer fee is 3% of the amount of each balance transfer. The cash advance fee is \$5 for each cash advance. Late payment and returned payment penalty fees are up to \$35. Approval of a credit card application is subject to meeting established credit criteria. The rates and fees noted herein are current as of February 15, 2016. This information may have changed after that date. Call us at 1-877-588-3602 to find out if anything has changed.

³ Cardholders earn 30,000 bonus miles after \$3,000 in qualifying purchases during the first 3 billing cycles following account opening. The bonus 30,000 miles will be awarded to cardholder's account within 60 days of the qualifying purchase that enabled cardholder to meet the \$3,000 minimum requirement.

⁴ Cardmembers are responsible for the cost of any goods or services purchased through Visa Signature Concierge.

⁵ Certain restrictions, limitations and exclusions apply. Please refer to the Visa Signature Guide to Benefits available at pnc.com/premiertraveler for complete terms and conditions. Visa Signature benefits are subject to change at any time.

⁶ Visit visasignaturehotels.com for important information about these benefits including limitations and restrictions.

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