

# PNC Bank's "Tiny Branch" Debuts In Morgantown

- **Portable, temporary bank is 20x8 feet**
- **Site chosen to reinforce PNC's banking with West Virginia University and Morgantown community**
- **PNC's new concept branches shift emphasis from teller lines and transactions to technology and in-depth conversations**
- **PNC makes \$10,000 donation to benefit June flood victims**

MORGANTOWN, W.Va., July 21, 2016 /PRNewswire/ -- PNC Bank today revealed its portable "Tiny Branch" on the campus of West Virginia University. Measuring 20 x 8 foot, or 160 square feet, the converted steel container brings PNC's newest concept branch to Morgantown consumers along with the ease of drive-up service.

The branch's location on Van Voorhis Road (Lot 81 at the exit from Mountaineer Station and Med Center Station PRT) raised to four the number of full service PNC branches serving WVU, with which PNC has a banking agreement serving students, faculty and staff.

In other news, PNC made a \$10,000 donation in support of university students affected by June's devastating floods. The grant to Kenneth D. and Carolyn T. Gray Emergency Fund, operated by the university, aligns with WVU's efforts to assist flood victims and PNC's long history of supporting the communities in which it operates.

"Working with PNC to open this 'tiny branch' is an example of how West Virginia University works with its business partners to bring convenience, high levels of customer service and innovation to campus as a way to enhance the student experience," said Daniel A. Durbin, WVU senior associate vice president of finance. "You've heard it said that Mountaineers go first, so it is only appropriate WVU be the site of PNC's first 'tiny branch' on a college campus."

The branch addresses the increasing customer preference to opt for self-service banking. Financial services consultants, who will focus on in-depth conversations, will staff the branch. Instead of waiting behind a counter, they will approach customers and use iPads to help with a full range of services, including new accounts and personal loans along with referrals for PNC mortgage, investments, business banking and other products. They will also demonstrate innovative online and mobile services, such as PNC Virtual Wallet for consumers and Cash Flow Insight for small businesses.

For routine transactions, customers have access to a DepositEasy "smart" ATM, which will be available 24/7 to withdraw cash in increments as small as \$1, cash checks, and deposit checks or cash into their accounts.

"Branch convenience to home remains the number one consideration when consumers choose their primary bank," said Jim Balouris, Southwest Pa. market manager, PNC Bank. "This tiny branch is like a pop-up installation. It is a fun, creative way to bring a host of services that help customers discover ways to enhance their financial wellbeing."

The branch offers free parking and joins existing PNC staffed locations at Mountainlair, Evansdale Crossing and Suncrest Town Centre. In addition, the branch raises the number of ATMs serving the Morgantown community to 23, which includes those found at all area Sheetz locations. The new branch will serve customers Monday through Friday from 9 a.m. to 5 p.m. In late August, it will move one mile to a second location near Evansdale Crossing, where it will remain until mid-December of this year.

More than half (56 percent) of PNC's customers now use non-branch channels, e.g., online, mobile and ATM, for the majority of their transactions. This compares to 38 percent just three years ago. In addition, deposit transactions via ATM and mobile channels increased to 47 percent of total deposit transactions in the first quarter 2016 compared with 38 percent in the 4<sup>th</sup> quarter of 2014.

PNC continues to make investments in the customer experience. It now has more than 350 branches operating with the universal model, or 14 percent, out of a total branch network of 2,613 and 8,940 ATMs. The five-year strategy will result in two thirds of branches converted to the new model.

To view photos, video and the most recent press release for the pop-up branch, please visit [http://pnc.mediaroom.com/pnc\\_popup\\_branch](http://pnc.mediaroom.com/pnc_popup_branch).

PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC is one of the largest diversified financial services institutions in the United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking; residential mortgage banking; specialized

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