PNC Bank Expands Consumer Banking In Houston With ATM Network

PNC-branded ATMs arrived this summer in Timewise Food Stores, offering PNC customers free ATM access to cash

HOUSTON, July 18, 2019 – PNC Bank, N.A., announced today it has teamed up with Houston-based Cardtronics, Inc., to introduce PNC-branded ATMs in more than 209 Timewise Food Stores across the Houston area. As part of PNC's expansion nationwide as a digital bank, the Cardtronics/Timewise ATMs offer PNC customers surcharge-free and convenient access to cash. In addition, PNC plans to open several solutions centers in the Houston area, beginning in late 2019.

> *"This digital-led expansion makes sense for PNC in the Houston market, as we know more than half of our deposits today come via non-teller channels - ATM and mobile banking," said Julie Sudduth, PNC regional president for Houston. "With the addition of the Timewise ATM locations, we have created easy and convenient options for our digital customers in the Houston market to access their cash without incurring an ATM surcharge fee."*

The PNC-branded ATMs, which are owned and operated by Cardtronics, are an extension of the network of surcharge-free ATMs available to PNC cardholders. In addition to cash withdrawals, PNC customers may use these ATMs to transfer money and check balances on their PNC checking and savings accounts. Customers can use the ATM/Branch locator on www.pnc.com to locate available PNC ATMs in the Houston market.

"This digital-led expansion makes sense for PNC in the Houston market, as we know more than half of our deposits today come via non-teller channels –ATM and mobile banking," said Julie Sudduth, PNC regional president for Houston. "With the addition of the Timewise ATM locations, we have created easy and convenient options for our digital customers in the Houston market to access their cash without incurring an ATM surcharge fee."

PNC launched its national retail expansion in October. It is offering an array of digital banking capabilities on a nationwide basis including PNC Virtual Wallet and the new PNC High Yield Savings account available to new customers who reside beyond PNC's traditional market of 19-states and Washington, D.C.

Last year, PNC formally expanded its regional leadership model in the Houston market to support the presence of several lines of business already serving the market, including Corporate Banking, PNC's Energy Group, PNC Business Credit and the Diversified Industries Group, as well as new employees in Retail Lending, Audit, Risk, and Technology and Operations.

Cardtronics, the exclusive provider of ATM services for Timewise Food Stores, owns and operates the newly-added ATMs.

"By placing its brand on over 200 ATMs across Houston, PNC is expeditiously building powerful brand awareness. Powered by Cardtronics, the newly branded ATMs will efficiently deliver a great customer

experience that supports the bank's new market presence," said Brian Bailey, Cardtronics EVP and Managing Director, North America.

Timewise Food Stores is a leading convenience store chain serving Texans since 1982, with high densities of locations in Houston and San Antonio. The company was listed recently as one of the nation's top 40 convenience store chains by Convenience Store Products, a leading trade publication focused on the convenience store industry.

About Cardtronics

Cardtronics (Nasdaq:CATM) is the trusted leader in financial self-service, enabling cash transactions at approximately 229,000 ATMs across 10 countries in North America, Europe, Asia-Pacific, and Africa. Leveraging our unmatched scale, expertise and innovation, top-tier merchants and businesses of all sizes use our ATM solutions to drive growth, in-store traffic, and retail transactions. Financial services providers rely on Cardtronics to deliver superior service at their own ATMs, on Cardtronics ATMs where they place their brand, and through Cardtronics' Allpoint Network, the world's largest surcharge-free ATM network, with over 55,000 locations. As champions of cash, Cardtronics converts digital currency into physical cash, driving payments choice for businesses and consumers alike.

About PNC Bank

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 including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit www.pnc.com.

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