PNC Simple Checking Offers Straightforward, Worry-Free Banking

Designed to simplify money management for customers at every stage of life

PITTSBURGH, Dec. 15, 2025 /PRNewswire/ -- PNC Bank today announced the national introduction of PNC Simple Checking, a low-cost, straightforward account that takes the complexity out of banking. PNC Simple Checking delivers a streamlined approach with no overdraft or nonsufficient fund fees, along with multiple ways to avoid a low monthly service charge, making it an accessible solution for everyday financial needs. This enhanced offering reflects PNC's commitment to providing customers with transparent banking experiences that minimize unwanted fees and simplified money management.

"Consumers are asking for banking that's straightforward and easy to understand," said Alex Overstrom, head of Retail Banking at PNC. "PNC Simple Checking delivers exactly that. A brilliantly boring account that helps clients manage their money confidently without paying fees for features they don't want or need. We designed this product to remove complexity and provide customers with peace of mind whether they're opening their first account, managing day-to-day expenses, or looking for a reliable solution later in life."

PNC Simple Checking is a fully functional account designed for everyday banking needs. It includes robust digital tools such as customizable transaction and balance alerts, giving customers greater control over their finances. Users will enjoy unlimited direct deposits, teller transactions, check writing and withdrawals, plus no charge for cashier's checks. The account comes with built-in safeguards to help customers manage funds responsibly all while maintaining the convenience and flexibility of a modern checking account.

"The introduction of PNC Simple Checking allows us to offer a competitive base checking product that meets a wide range of clients' financial wellness needs," said Rick Wilcox, head of Retail Product Management and Development at PNC. "This account is designed for any stage of life, from teens and students to retirees. It's an inclusive solution that reflects our commitment to helping customers achieve their financial goals."

PNC Simple Checking will also become PNC's new student banking solution, offering high schoolers and university students a PNC checking account with no monthly service charges until the age of 25. The new offering will continue to help students avoid overdrawing their accounts while giving them access to appealing features including University Banking.

"PNC Simple Checking allows us to continue to deliver an award-winning experience for students while making it easier for them to transition into adulthood," said Alina Crisi-Wetherell, who oversees University Banking at PNC. "When the time comes that they no longer qualify for the student benefits, Simple Checking makes it so customers never have to change accounts. Once they reach the age of 25, they can avoid the monthly fee with any qualifying direct deposit."

PNC Simple Checking includes a $5 monthly service charge, which can be avoided for PNC employees, customers under 25 or age 62 and older, or those with a qualifying direct deposit in any amount. Customers will also enjoy access to convenient digital tools such as the PNC Mobile App and Zelle®, along with cardless ATM access and the option to personalize their debit card.

PNC Simple Checking is Bank On certified, meeting national standards for low-cost, no-overdraft-fee, fully functional accounts that promote financial inclusion. Account opening is available now across all PNC channels. To apply and for more information, visit PNC Simple Checking.

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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