PNC Bank Introduces New Personal Loan Experience with Fast Access to Funds, Predictable Monthly Payments

Clients can borrow $5,000 to $35,000 and access funds digitally in one business day

PITTSBURGH, Nov. 19, 2026 /PRNewswire/ -- PNC Bank today announced the launch of a new PNC Personal Loan experience, designed to help clients access funds with greater speed and convenience. Whether managing an unexpected expense, consolidating debt, funding a major purchase or pursuing other financial goals, clients can access funding through a straightforward borrowing experience designed to provide greater certainty and flexibility.

PNC checking clients can borrow between $5,000 and $35,000 through a streamlined digital experience with typical access to their funds within minutes of finalizing their loan. Clients can check their rates and available loan offers through a soft credit pull, without negatively impacting their credit score.

"Financial needs don't always come with advance notice, and our clients deserve a lending solution that helps them act quickly and confidently," said Ronnie Allan, head of Consumer Card and Personal Lending at PNC. "With the modernized Personal Loan experience, we're providing convenient access to funds through a simple digital experience enhanced by the guidance and support of a trusted banking relationship. Whether clients are managing an unexpected expense or pursuing an important goal, we're helping them access the funds they need with greater confidence, convenience and control."

The launch of the modernized personal loan experience reflects PNC's continued focus on delivering simple, client-centered banking experiences. With the ability to check rates without impacting their credit score, plus a fixed interest rate and predictable monthly payment, clients know exactly what to expect throughout the life of the loan, making it easier to budget and plan.

The new experience makes PNC Personal Loans available to more PNC checking clients nationwide. It is now offered in 49 states, including Washington, D.C., and is planning the launch in Florida in December.

"At PNC, we recognize every borrowing need is different," Allan said. "That's why we've designed the PNC Personal Loan to be straightforward from application through repayment, with clear terms, predictable payments and the support clients expect from PNC. It's another way we're helping clients make important financial decisions with confidence."

For more information about the PNC Personal Loan and other personal lending options, visit pnc.com or speak with a PNC representative.

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.

CONTACT:

Darby Rowe
(717) 824-6314
darby.rowe@pnc.com

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