

# PNC SmartAccess® Prepaid Visa® Card Offers Alternative To Consumers Without Bank Accounts

## **Reloadable Card Offers Affordable and Convenient Way to Manage Money and Avoid the Chance for Overdrafts**

PITTSBURGH, July 17, 2012 /PRNewswire/ -- PNC Bank today announced the launch of the SmartAccess Prepaid Visa Card, a reloadable prepaid card designed to help consumers manage their money even if they do not maintain a traditional bank account.

(Photo: <http://photos.prnewswire.com/prnh/20120717/NE41527> )

Starting this week, the card became available in all 2,900 PNC branches. PNC ran a pilot program in select regions this spring and summer. Lawrence Wilbon, executive director of the Presbyterian Community Center in Louisville, Ky., which was among the pilot cities, said his staff and clients signed up to use the card because of the ability to direct deposit their paychecks and the simplicity of the \$5 monthly fee.

"I work with families who may have had financial issues and could not get a checking account," he said. "The PNC SmartAccess Card is a good fit for our clients who are trying to regain self-sufficiency."

### **Card Benefits and Features**

The card provides a convenient solution for accessing funds and point-of-sale purchases. Benefits include:

- Convenience: Customers can deposit paychecks, tax refunds and other benefits directly onto the card.
- Affordability: Customers don't have to worry about paying overdraft fees and withdrawals at PNC ATMs are free.
- The monthly maintenance fee is \$5 a month. There are no fees for account opening and PNC does not charge for loading funds onto the card.
- Security: If the card (or its number) is lost or stolen and PNC is promptly notified of any unauthorized use, PNC will replace the lost or stolen funds.
- Options: Multiple options are available to load money onto the card through direct deposit and cash deposits at PNC branches and Visa ReadyLink locations.
- Bill Payment & Online Shopping: The ability to pay bills, conduct online and point-of-sale transactions and buy everyday items such as groceries, gas and clothing.
- Control over spending: Customers have 24-hour access to free customer service, and can review balance and transaction details online, at PNC ATMs or via text alerts.

PNC Bank, National Association is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC ([www.pnc.com](http://www.pnc.com)) is one of the nation's largest diversified financial services organizations providing retail and business banking; residential mortgage banking; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. Follow @PNCNews on Twitter for breaking news, updates and announcements from PNC.

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