

PNC Bank to Add Five New Branches in Southeastern Pennsylvania

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PNC Bank, a member of The PNC Financial Services Group, announced today that it expects to open five new branches in Genuardi Family Markets in Chester and Montgomery counties in January 2002, pursuant to a location transfer agreement with Wilmington Savings Fund Society, FSB (WSFS).

"The financial services industry in the Delaware Valley is rapidly evolving, and PNC remains enthusiastic about the greater Philadelphia region," said J. William Mills, III, president of PNC Bank in Philadelphia and Southern New Jersey.

The facilities being transferred are in the Genuardi Family Markets located in Chesterbrook (Wayne), Kimberton, King of Prussia, Royersford and St. David's, Pennsylvania. This will bring the number of PNC's in-store branches in Pennsylvania, New Jersey and Delaware to 35. After this transaction is completed, PNC Bank will operate 169 branches and 823 ATMs in the Delaware Valley.

"PNC Bank's branches inside grocery stores allow customers to conduct their banking when, where and how it's convenient for them," said Carl Lisman, executive vice president of PNC Bank. "Our expansion into supermarkets makes it easy for customers to do business with PNC. Genuardi's and PNC Bank share a commitment to taking care of customers."

PNC Bank's in-store branches combine a unique mix of service-oriented employees and customer-friendly technologies, including a computer-based Web station that gives customers direct online account access through PNC Bank's AccountLink service and direct Internet access. Using the Web station, customers also may check their account balance, print a statement, reorder checks and learn about dozens of PNC Bank products and services.

In addition, PNC Bank's in-store branches offer the latest ATM technology that allows customers to cash checks to the penny, print out bank statements and deposit checks without an envelope or deposit slip. For customers who are less familiar with the benefits of electronic banking, PNC Bank representatives are available to help familiarize customers with the convenience and capabilities of this new banking environment.

PNC's in-store branches are generally open six or seven days a week, depending on the location. Employees are specially trained to help customers by offering financial solutions suited to their particular needs. Customers may open any type of account and apply for loans, and in most cases, have a decision before leaving the store.

WSFS' obligation on the leases and other certain contractual commitments related to these five locations is expected to end on January 15, 2002. The effective transfer of the locations is subject to various approvals. PNC Bank will not acquire existing WSFS accounts at these locations as part of this transaction. Customers who bank at these five Genuardi locations, and who want to learn more about PNC Bank can call 1-800-PNCBANK or go to <http://www.pncbank.com/>.

Genuardi Family Markets has been serving Delaware Valley consumers for eighty years. More than 7,000 team members operate 37 stores in Pennsylvania, Delaware and New Jersey, carrying on the company traditions of freshness, quality, terrific prices and legendary customer service.

The PNC Financial Services Group, Inc. (NYSE: PNC), headquartered in Pittsburgh, is one of the nation's largest diversified financial services organizations, providing regional community banking, corporate banking, real estate finance, asset-based lending, wealth management, asset management and global fund services.

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