

# PNC Bank Simplifies the Lives of Small Business Owners With New Checking Product

## **Business Basic Checking Offers Low Minimum Daily Balance Requirements And Unlimited Check Writing**

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PNC Bank, N.A., and PNC Bank, Delaware, members of The PNC Financial Services Group (NYSE: PNC), announce the introduction of Business Basic Checking, a new checking product for small business owners who want to simplify their lives with low minimum daily balance requirements, unlimited check writing and optional overdraft protection. Business Basic Checking joins PNC Bank's extensive array of products and services designed to meet the needs of small businesses, their owners and their employees.

"At PNC Bank, we are committed to helping entrepreneurs succeed by introducing products and services that simplify their lives so they have more time to devote to growing their businesses," said Joan Gulley, chief executive officer, PNC Business Banking. "A straightforward product like Business Basic Checking is one way we are addressing this goal. Business Basic Checking can help owners operate their businesses more efficiently and effectively with features such as low minimum daily balance requirements, flexibility in how and when they bank and access to financial advice."

Business Basic Checking is designed to make day-to-day banking easier and more convenient with these product features:

- \$500 minimum daily balance requirement. (There is no minimum daily balance requirement for non-profit organizations.)
- Unlimited check writing
- Up to 30 check deposits monthly
- Up to \$3,000 cash deposits monthly
- Free carbonless duplicate checks
- Optional overdraft protection via money market account or line of credit

Business Basic Checking customers also have easy access to their accounts so they can choose when and how they bank. The account includes:

- A free PNC Bank Business Check Card that may be used at more than 3,200 PNC Bank ATMs and to make unlimited purchases anywhere Visa® is accepted.
- Free online banking with Account Link® for Business, through which business owners can review transaction histories and transfer money among accounts with a click of the mouse.
- Extended business banking customer service telephone hours through PNC Bank's National Financial Services Center.

PNC Bank offers a full line of products and services for small businesses, including deposits, loans, sweep accounts, insurance and online banking, among others. PNC Bank also offers a Workplace Banking program that can allow employers to make available to their employees an added benefit of access to a sophisticated package of preferably priced financial services and products.

PNC Bank's Regional Community Banking group provides deposit, electronic banking and credit products and services, and non-FDIC insured branch-based brokerage products to retail customers as well as deposit, credit, treasury management and capital markets products and services to small businesses.

PNC Bank is a member of The PNC Financial Services Group, Inc. 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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