

PNC Bank Increases Banking Access on Penn State's Main Campus With the Opening of a New Customer Service Center

New Technology at HUB-Robeson Center Presents 'Next Step in Convenience' to Students, Faculty and Staff

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STATE COLLEGE, Pa.

PNC Bank, a member of The PNC Financial Services Group, Inc. (NYSE: PNC), has widened access to banking services on the Penn State University Park campus with the opening of a new customer service center in the HUB-Robeson Center. Since October 2002, PNC Bank has been the exclusive provider of financial services to Penn State students, faculty and staff in conjunction with the Penn State id+ Card program, which issues the University's official identification card.

The new PNC Bank Customer Service Center, located inside the Penn State id+ Card Office on the second floor of the HUB-Robeson Center, has onsite financial consultants and easy-to-use self-service banking technology to perform transactions and view account information. A grand-opening event for the PNC Bank Customer Service Center will take place at 11 a.m. on Tuesday, January 21, 2003, at the id+ Office. The media is invited to attend.

"We are pleased that id+ Card holders and the Penn State community will have even greater access to banking services on campus through the PNC Bank Customer Service Center, conveniently located in one of the most frequented buildings on the University Park campus," said Joel Weidner, associate director of information systems, Penn State University.

"Campus life can be hectic. PNC Bank is making banking easier by linking id+ Cards to accounts and by placing banking services within close proximity to students, faculty and staff customers," said Dennis P. Brenckle, regional president, PNC Bank. "In addition to the customer service center in the HUB-Robeson Center, PNC Bank offers 24-hour, seven-day-a-week customer support by phone, Web banking through pncbank.com and four traditional branches and one in-store branch in State College."

The id+ Card is used on Penn State campuses to enter residence halls, obtain campus library services and access meal plans. Customers can link their id+ Cards to their PNC Bank checking, savings and money market accounts and use their cards at PNC Bank ATMs and to make purchases anywhere MAC®/STAR(SM) and PLUS® are accepted.

Customers can speak to PNC Bank Customer Service Center consultants who can open accounts, respond to service inquiries, link id+ Cards to PNC Bank accounts and issue PINs (personal identification numbers).

An Internet-enabled web station at the center gives customers high-speed access to Account Link® by Web, PNC Bank's online banking channel. Customers can access their PNC Bank account information,

transfer funds, make balance inquiries, locate branches, check stock quotes and perform other functions at the web station 24 hours a day. An advanced-function ATM at the center offers traditional ATM features such as cash dispensing, in addition to accepting deposits, cashing checks to the penny and printing full and mini statements.

PNC Bank operates 27 ATMs on Penn State campuses statewide, 11 of which are on the University Park campus. Nationally, PNC operates more than 3,500 ATMs, ranking it eighth among bank ATM networks in the United States.

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

The PNC Financial Service Group, Inc., 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.

Visit PNC Bank on the Web at www.pncbank.com

and the Penn State id+ Card at www.idcard.psu.edu

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Web site: <http://www.idcard.psu.edu/>

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