

# PNC Makes Banking Easier and More Secure With Identity Theft Reimbursement Insurance and Checking Account Alerts

## 800,000 PNC Checking Customers Given Identity Theft Insurance At No Charge

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PNC Bank, a member of The PNC Financial Services Group, Inc. (NYSE: PNC), continues to make banking easier and more secure with the launch of two new services that give customers more control of their finances: Identity Theft Insurance and PNC AutoAlerts(SM).

More than 800,000 PNC customers who have package accounts with PNC have already received Identity Theft Insurance at no charge. Identity theft is a crime that has affected more than 27 million Americans over the past five years, according to the Federal Trade Commission. The insurance covers a number of the expenses a customer can incur to restore his or her identity and repair damaged credit resulting from the theft and fraudulent use of stolen identity information.

Customers also can now enroll in the free PNC AutoAlerts service to receive notice by phone or by e-mail within 24 hours of pre-selected balance levels, when a direct deposit has posted to a checking, savings or money market account or of non-sufficient funds.

"With the introduction of Identity Theft Insurance and PNC AutoAlerts customers have more tools to help control their personal finances with ease and security," says Laila Batz-Krause, Western Pennsylvania Territory manager for PNC Bank. "Identity theft -- assuming someone else's name, address, social security number and bank or credit card account numbers for fraudulent purposes such as opening bank accounts, obtaining loans and establishing credit cards -- has become a costly societal issue that PNC is helping our customers to address."

Identity thieves use a variety of methods to gain access to personally identifying information, such as hacking into a business's computer, rummaging through trash, stealing mail and scamming information by posing as a legitimate business by phone or internet. Restoring one's name and good credit can be time-consuming and expensive, involving disputing fraudulent debt and accounts opened by an identity thief. Anyone covered by the insurance will be reimbursed for related expenses such as legal defense fees, costs for refiling applications, long distance phone calls, postage and notary fees. The insurance does not, however, pay for the amount charged on a credit card or loan opened fraudulently.

PNC checking account customers who have not chosen packages can obtain this insurance through PNC's True Credit service that offers account holders access to their personal credit information, credit monitoring for fraudulent activity and more. True Credit is available to all PNC customers for \$3.65 a month, billed quarterly.

PNC AutoAlerts is one of many ways customers can access their account information. Customers also have unlimited access to 24-hours-a-day, seven-days-a-week banking online, through PNC's call center and through more than 3,600 PNC Bank ATMs.

PNC's Regional Community Banking business provides deposit, lending, cash management and investment services to two million consumer and small business customers within PNC's geographic region.

PNC Bank, N.A. is a member of The PNC Financial Services Group, Inc. PNC is one of the nation's largest diversified financial services organizations, providing regional community banking; wholesale banking, including corporate banking, real estate finance and asset-based lending; wealth management; asset management and global fund services.

SOURCE: The PNC Financial Services Group, Inc.

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