

PNC Bank to Participate in Penn State ID Card Program

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PNC Bank, N.A., a member of The PNC Financial Services Group (NYSE: PNC), has entered into an agreement with The Pennsylvania State University to participate in the school's Penn State id+ Card program. Beginning in the spring of 2002, Penn State students, faculty and staff who are customers of PNC Bank will have the option of linking their id+ card (University ID) to a PNC Bank checking account and thus using their University ID as a MAC/ATM card. In addition to serving as identification on campus, the id+ card can then be used at PNC Bank ATMs, more than 1,400 of which are in Pennsylvania.

The agreement reflects PNC Bank's commitment to simplifying the lives of student customers by offering financial services that make banking easier and more convenient on school campuses.

"PNC Bank is delighted to be working with Penn State to offer comprehensive banking options that help simplify the lives of students, faculty and staff," said Dennis P. Brenckle, president of the Central Pennsylvania Region. "PNC Bank's participation in the Penn State id+ Card program reflects the continued expansion of our University Banking program and our efforts to give customers choice and convenience in how and when they bank."

"PNC Bank is a logical choice for the Penn State id+ Card program," said Gary Schultz, senior vice-president for finance and business/treasurer of Penn State. "The financial institution's geographic footprint relates well to that of the University's, both parties share a strong commitment to providing quality service and both are at the forefront of using new technologies to the benefit of customers."

Through its University Banking program, PNC Bank offers the Student Plan, a package of accounts and other services for student customers, including a free PNC Bank check card that can be used with no transaction fees at more than 3,200 PNC Bank ATMs and to make purchases anywhere Visa is accepted; Internet access to accounts and product information; 24-hour, seven-day-a-week customer service by phone and other value-added services. The Student Plan is currently available to Penn State students.

PNC Bank staff will be at Penn State's University Park campus in late October and early November 2001 to open accounts and answer questions.

In the spring of 2002, Penn State students, faculty and staff customers of PNC Bank will have the option of participating in the banking feature of the id+ card program, which will provide them with one-card access to their PNC Bank checking, savings or money market accounts. In addition to providing account access, the card can also be used for campus-related purposes such as entering residence halls, checking out library books and accessing meal plans at campus restaurants. The card also will have smart card technology. A gold chip on the front of the card will allow customers to store up to \$99 of "LionCash" value for use at campus vending machines, copiers, laundry machines and at participating merchants.

PNC Bank's Regional Community Banking group 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.

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.

Visit PNC Bank on the Web at <http://www.pncbank.com/>

Learn more about the Penn State id+ Card program at <http://www.idcard.psu.edu/>

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Contact: Robert Rutz of PNC Bank, +1-717-730-2452, or
robert.rutz@pncbank.com, or Joel Weidner of Penn State, +1-814-863-4494, or
jlw2@psu.edu

Website: <http://www.idcard.psu.edu/>

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