

# Video: PNC's Virtual Wallet(SM) Takes Online Banking to the Next Level

**Online Money Management Solution Built with and for Gen Y Makes it Easy to Save, Helps to Manage Spending and to Avoid Fees**

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PITTSBURGH  
(NYSE:PNC)

PITTSBURGH, Aug. 5 /[PRNewswire-FirstCall](#)/ -- PNC Bank, a member of The PNC Financial Services, Group, Inc. (NYSE: PNC) has introduced Virtual Wallet(SM) as a comprehensive money management and online banking solution for the next generation of banking customers, Generation Y. Virtual Wallet provides on-demand access to manage spending and saving in real time.

To view the Multimedia News Release, go to: <http://www.prnewswire.com/mnr/pnc/34328/>

"We believe this new solution is the most interactive offering on the market today that will empower tech-savvy, Generation Y consumers with an unprecedented high-def view, and control, of their money," said Joseph Guyaux, PNC's president and head of Retail Banking.

The development of Virtual Wallet was based on the money mindset and financial lifestyle of Gen Y, making it easy and visual to help them plan and save. More than 25 Virtual Wallet functions and features are patent pending.

## Virtual Wallet Features:

-- Calendar: interactive, 360 degree view of the account by day, week or month; lets individuals create bill reminders, check balances, see past activities and future payments, mark paydays; the automatic "Danger Days" indicator warns of any potential overdraft of the account to help avoid fees and to eliminate worry.

-- Money Bar: a convenient slider tool to move money in real-time between Spend, Reserve and Growth accounts; view "free" balances - funds available before next payday.

-- Savings Engine: makes it easy and fun to save; create a wish list and transfer money via predetermined set amounts or using a fun, customizable widget called "Punch the Pig" to click and transfer cash into a high-yield savings account.

-- Three Accounts In One: a Spend account for every day banking; a Reserve account for short-term savings and overdraft protection; and a high-yield Growth account; no monthly service charge or minimum balance; free overdraft protection; free online banking and bill payment; and free use of PNC's 3,900 ATMs.

To accommodate Generation Y, Virtual Wallet by PNC can easily be opened online at <http://www.pncvirtualwallet.com/> , over the phone or in any PNC branch.

"Generation Y is a segment of 'firsts' - first car, first home, first child and getting married," said Guyaux. "Virtual Wallet helps this generation accomplish their goals, keeping in mind they are also the first generation to grow up with the Internet."

An online media kit containing background information, images and video is available on PNC's website at <http://www.pnc.com/go/presskits> . Media can access broadcast quality video for editorial use, free of charge.

The PNC Financial Services Group, Inc. (<http://www.pnc.com/>) is one of the nation's largest diversified financial services organizations providing retail and business banking; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management; asset management and global fund services.

Video: <http://www.prnewswire.com/mnr/pnc/34328>

SOURCE: PNC Financial Services

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