

# PNC Bank Announces Two New Credit Cards

PITTSBURGH, June 23, 2015 – PNC Bank this week announced the launch of the new PNC Core<sup>SM</sup> Visa<sup>®</sup> credit card and the PNC Cash Rewards<sup>SM</sup> Visa Signature<sup>®</sup> Business credit card. The new cards are designed to deliver effective money management solutions for both consumer and business customers.

## **PNC Core<sup>SM</sup> Visa<sup>®</sup> credit card**

PNC Core Visa, for consumers, delivers meaningful savings and useful tools to help customers manage their finances. Highlights include:

- No annual fee<sup>1</sup>
- Introductory 0% annual percentage rate (APR) on purchases for the first 15 billing cycles after account opening. After that, a highly competitive APR of 9.99% to 19.99%, based on creditworthiness. This APR will vary with the market based on the prime rate.<sup>1</sup>
- Introductory 0% APR on balance transfers for the first 15 billing cycles after account opening when the balances are transferred within the first 90 days after account opening. After that, a highly competitive APR of 9.99% to 19.99%, based on creditworthiness. This APR will vary with the market based on the prime rate.<sup>1</sup> Balance transfer fees apply.<sup>1</sup>
- Fraud protection

## **PNC Cash Rewards<sup>SM</sup> Visa Signature<sup>®</sup> Business credit card**

The PNC Cash Rewards Visa Signature Business Card is a competitive cash back business credit card without the hassle of keeping track of spending categories and limits on cash-back earnings.

Highlights include:

- Earn 1.5 percent cash back on net purchases<sup>2</sup>
- No earning caps or spending tiers
- Redeem cash back through a statement credit or deposited into an eligible PNC business checking or savings account
- No annual fee<sup>3</sup>
- Free cards for employees of business customers to earn cash back from employee business spending
- Exclusive Visa Signature benefits, including Visa Concierge services and offers at leading hotels<sup>4</sup>

PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC ([www.pnc.com](http://www.pnc.com)) is one of the United States' largest diversified financial services organizations providing retail and business banking; residential mortgage banking; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management.

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PNC Core and PNC Cash Rewards are registered marks of The PNC Financial Services Group, Inc.

<sup>1</sup>Approval of a credit card application is subject to meeting established credit criteria. The APR for cash advances is currently 21.99% and the penalty APR, which may apply to all balances if you make a late payment, is currently 28.99%. The cash advance and penalty APRs vary with the market based on the prime rate. If you are charged interest in any billing cycle, the charge will be no less than \$1.50.

There is no annual fee. Late payment and returned payment penalty fees are up to \$35. Cash advance transaction fees are either \$10 or 4% of the amount of each cash advance, whichever is greater. The introductory APRs do not apply to cash advances. Foreign transaction fees are 3% of each foreign transaction amount in U.S. dollars. Balance transfer fees are either \$5 or 3% of the amount of each balance transferred within the first 90 days following account opening, whichever is greater. After that, either \$5 or 4% of the amount of each balance transfer, whichever is greater. Certain balance transfer requirements and other conditions apply.

Allocation of your payments will be at our discretion, and generally that means we will apply your payments to balances with lower APRs before balances with higher APRs. However, any payment you make in excess of the minimum payment due will be allocated to balances with higher APRs before balances with lower APRs. Keep in mind that if you take advantage of any intro balance transfer offer above, you may still be assessed interest on new purchases. That is because, unless your APR for purchases is also 0%, you must pay your entire balance each month on the due date to avoid interest on new purchases.

The rates and fees noted herein are current as of April 2015. This information may have changed after that date. This offer may be withdrawn at any time and without notice. To find out what may have changed, call us at 1-800-558-8472, write us at P.O. Box 3429, Pittsburgh, PA 15230-3429 or go online at [pnc.com/creditcards](http://pnc.com/creditcards).

<sup>2</sup>The term "net purchases" does not mean all transactions made using the credit card. Some limited transactions, such as balance transfers and cash advances are excluded. For information, please see the complete reward program terms and conditions at [pnc.com/businesscreditcards](http://pnc.com/businesscreditcards).

<sup>3</sup>Additional fees apply. For more information on rates and fees, see the Summary of Account Terms at [pnc.com/businesscreditcards](https://pnc.com/businesscreditcards).

<sup>4</sup>See your Visa Signature Guide to Benefits for details.

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