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## Financial Terms

## Standard Fee Schedule

The following fees will be assessed as incurred directly to your account. All fees may differ at the discretion of your financial organization:

### Annual Fees (no fees the first year; fees charged on anniversary of Corestone® account opening)

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Silver account <sup>1</sup> :	\$25
Silver Plus account:	\$50
Gold account:	\$100
Platinum account:	\$150
Corporate Gold account:	\$150
Corporate Platinum account:	\$250

### Checking Fees<sup>2</sup>

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Stop payments for Silver, Silver Plus and Gold accounts:	\$25
Stop payments for Platinum accounts:	None
Returned checks or ACH debits (for any reason):	\$25
Retrieve copy of paid check:	\$2.50
View copy of paid check online:	None
Overnight checkbook fee <sup>3</sup> :	\$20

### Visa® Fees

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ATM withdrawal fee (PNC Bank or Allpoint® network) <sup>4</sup> :	None
ATM out-of-network fee (ATM not on PNC Bank or Allpoint network):	None
ATM surcharge fee (charged by ATM not on PNC Bank or Allpoint network):	Various
Retrieve copy of paid Visa draft:	\$2.50
Foreign transaction fee (Visa fee for transactions performed outside the U.S.):	1% of the transaction
Cash advance fee (non-ATM):	0.25% of the transaction (\$2.50 minimum)
Overnight debit card fee <sup>3</sup> :	\$20

### Electronic Checks

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Letter with checking account information:	None
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Can be upgraded to any paper check style at any time.

## Personal Checks

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Initial order (includes checkbook cover, check register, deposit tickets and 40 checks):	None
Reorders (includes check register, deposit tickets and 100 checks):	
Silver and Silver Plus accounts:	\$12.50
Gold and Corporate Gold accounts:	\$10
Platinum and Corporate Platinum accounts:	\$7.50

## Carbon Copy Checks

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Initial order (includes checkbook cover, check register and 100 checks):	\$15
Reorders (includes check register and 100 checks):	\$25

## Business Checks

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Initial order (includes business binder, business register, deposit tickets and 252 checks):	\$50
Reorders (includes business register, deposit tickets and 252 checks):	\$40
Reorder binder:	\$20

## BillSuite™

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View, pay and manage bills online 24 hours a day, seven days a week <sup>5</sup> :	None
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## RewardSuite™

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Points-based card loyalty program for Gold and Platinum card accounts only <sup>6</sup> :	None
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<sup>1</sup> The \$25 fee will be waived for Corestone accounts that have \$25,000 or more in average month-end closing cash sweep balances.

<sup>2</sup> Check writing services are not offered on all accounts. Please contact your advisor for more information.

<sup>3</sup> Checks or debit cards requested to be sent to an alternate address must go by overnight courier. Also, a signature is required from the recipient. The account may be subject to the overnight delivery fee.

<sup>4</sup> More than 52,000 surcharge-free ATM locations including 9,000 PNC Bank ATM terminals (daily withdrawal limits of \$500 for Silver Plus, \$1,500 for Gold and \$3,000 for Platinum) and additional ATM access through Allpoint network, which has over 43,000 surcharge-free ATM locations in the U.S.

<sup>5</sup> Clients using BillSuite must abide by the terms and conditions. BillSuite is accessed via NetXInvestor®.

<sup>6</sup> Not available with Silver or Silver Plus accounts. Clients using the RewardSuite program must abide by the terms and conditions. For more information, please visit [myrewardsuite.com](http://myrewardsuite.com).

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