

Sizzling Summer

offers to cool you off.

Stop by the PNC Bank Highway K & Mexico Branch before September 30th to take advantage of these special Summer banking offers.

For limited time only at:

PNC Highway K & Mexico Branch

1400 Mexico Loop Road East

(in front of Lowe's® at the intersection of Hwy. K & Mexico Rd.)

O'Fallon

Call: 636-272-2449

GET
\$150
when you open a select
new PNC Personal
Checking Account with
qualifying direct deposit¹

CHOICE HOME EQUITY
LINE OF CREDIT
variable rate as low as
3.74% APR³
Starting at \$75,000
.49% above the prime rate
for the life of the line of credit
Other great rates and terms available

PREMIUM MONEY
MARKET
1.40% APY²
for 3 months with initial
deposit of \$10,000 and a new
PNC Checking Account

MAKE EVERY
ATM IN THE WORLD
FREE
with a Select
PNC Checking Account⁴



1. Open a select new PNC Bank Personal Checking Account with qualifying direct deposit by 9/30/10. First direct deposit must be credited to your PNC Bank Checking Account by 11/15/10 in order to receive the \$150 which will be credited to your account within 30 days of the first direct deposit transaction. The payout will be identified as "Direct Deposit Reward" on your monthly statement. A qualifying direct deposit is defined as a direct deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited into a Free, Performance or Performance Select Checking Account. The direct deposit must be made by an employer or an outside agency. Transfers from one account to another or deposits made at a branch or ATM do not qualify as direct deposits. Offer available to new PNC Bank Checking Account Customers only and is limited to one per household. 2. Annual Percentage Yield (APY) accurate as of 9/1/10 and subject to change. A new Premium Money Market Account with an initial deposit of \$10,000 in new deposits (funds not currently on deposit at PNC Bank or invested with PNC Investments) required to earn the APY, maximum \$500,000. For the first three statement periods after account opening, your account will earn a variable rate according to the following balance tiers: \$1,000-\$9,999.99 receives a variable rate, currently .15% APY (the Promotional Rate does not apply to this balance tier); \$10,000+ receives a variable rate, currently 1.40% APY, which is guaranteed to be greater than our standard rate for all tiers of the Account for three statement periods. After the first three statement periods, your Account will have our standard balance tiers of \$0.01-\$999.99; \$1,000-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$499,999.99; \$500,000+, and will earn our standard variable APY. Fees may reduce earnings. Offer is only available to new PNC customers that open a PNC Checking Account. Offer available for a limited time and may be modified or withdrawn at any time without prior notice and may vary by market. Business accounts not eligible. 3. Annual Percentage Rate (APR) shown is for the Variable Rate Part, is accurate as of 9/1/10, and may vary. Initial APRs on the Variable Rate part for the Principal and Interest (P&I) Payment Option currently range from 3.74% to 5.74% for single-family owner-occupied properties with loan-to-value (LTV) up to 80%, except for Florida and Michigan for which the LTV may not exceed 75%. The actual initial APR will be based on a review of the credit application, LTV and credit line amount. Featured rate based on lines of \$75,000 or more with an automatic payment from a PNC checking account. Maximum APR is 18%. **Prepayment.** An early account closure fee of \$350 applies to all credit lines that close within 36 months of account opening for any reason, including the sale of your home or if you refinance. For properties in FL, VA or MD, certain taxes associated with the line will be paid by us at closing; you will be responsible for reimbursement of those taxes if you close your line within the first 36 months of account opening. **Other Costs and Fees.** No closing costs applicable on lines up to \$250,000 holding single-family owner-occupied properties as collateral. Lines above \$250,000 may require title insurance. For properties in NY, mortgage recording tax must be paid regardless of line size. An annual fee of \$50 is applicable in all markets. The annual fee is waived for customers with Performance and Performance Select accounts. Property insurance required. Offer is subject to credit approval, may be modified or discontinued at any time and may vary by market. 4. For Performance and Performance Select accounts, there is no charge from PNC Bank for using non-PNC Bank ATMs and we will automatically reimburse surcharges. For Free Checking accounts, PNC Bank charges apply for use of non-PNC ATMs. Additionally, non-PNC ATMs may assess a surcharge. PNC Bank will reimburse these fees at the end of each statement cycle where the average monthly balance in the account is \$2,000 or more. Fees for savings or money market transactions will not be reimbursed. [33480]

Offers available only at the PNC Bank Highway K & Mexico Branch, cannot be combined with any other offer, may be modified or withdrawn at any time without prior notice and may vary by market. ©2010 The PNC Financial Services Group, Inc. All rights reserved. PNC Bank, National Association. Member FDIC