



Corestone™ is a powerful asset management account that gives you a complete portfolio snapshot in one statement.

### Key Features

- Several account tiers for you to choose from with no charge for the annual fee for the first year for all levels
- Unlimited check writing with no per check minimum and free initial check supply
- BillSuite™, our easy-to-use online bill payment and presentment system, is offered at no additional charge for all tiers<sup>1</sup>
- RewardSuite™ loyalty rewards program is offered at no additional charge for Gold and Platinum tiers
- 24/7 live client service for all bill payment and debit card inquiries. Investment account questions may be answered Monday-Friday between 8:30 a.m. and 6 p.m. (ET)
- VISA® debit cards may be used at 24 million merchant locations and over 1 million ATMs worldwide<sup>2</sup>
- Surcharge-free cash access at nearly 50,000 ATMs worldwide with limited monthly reimbursements at non-network ATMs for Gold and Platinum levels

Corestone features include an intuitive online bill pay system, premium tiers, an attractive rewards program and more. By consolidating your assets in one place, Corestone allows you financial flexibility.

A number of account tiers are available to meet your varying needs:

- > **Silver** accounts offer easy access to funds, unlimited check writing, online bill payment, telephone access and more.
- > **Silver Plus** accounts include all the benefits of Silver as well as a VISA debit card.
- > **Gold** accounts include all the benefits of the Silver and Silver Plus levels, as well as enhanced reporting, expense tracking, free dividend reinvestment, purchase and travel protection, and a complimentary, loyalty rewards program.
- > **Platinum** accounts include all the benefits of the Gold level. In addition, there are higher transaction and withdrawal limits, discounts on check orders and stop payments at no charge. The rewards program features higher point accumulation, concierge services and travel rewards with minimal restrictions.

### View your wealth from a new perspective

We understand that tracking your assets can be challenging. With Corestone, you gain a comprehensive view of your cash, investments, income and spending on a single statement. You can see your financial picture, including how much your money has earned, what your investments are worth and where your money is being spent.

Online account access and optional electronic statements can also save you time and reduce your paperwork. Going paperless provides a secure, convenient and environmentally friendly alternative to the traditional mail delivery of these documents. Plus, to make tax preparation easier, individuals at the Gold and Platinum levels receive enhanced cost basis reporting for investments along with a detailed year-end summary of expenses by category.

### Manage your household finances

Corestone can help you easily manage your finances with individual cards with unique numbers for each member of your family, along with separate spending and ATM withdrawal limits for each card. Through SelectLink®, a service available at no additional charge, you can also consolidate all of your investment accounts on a single statement and view the total net worth of each account and your entire household. With Corestone, you benefit from a simpler, clearer view of your wealth.

## What Can an Asset Management Account Do for You?

- Help you manage your day-to-day checking, investing and bill payment activities
- Allow you to consolidate your assets in one place
- Enable you to write as many checks as needed

ACCOUNT FEATURES	SILVER	SILVER PLUS	GOLD	PLATINUM
Direct deposit	•	•	•	•
Unlimited check writing with no per-check minimum	•	•	•	•
Free bill payment and electronic check presentment with Billsuite	•	•	•	•
Online check image retrieval (front and back) <sup>3</sup>	•	•	•	•
24/7 automated voice response service for all account and debit card related questions	•	•	•	•
24/7 live client service for all bill payment and debit card-related questions	•	•	•	•
Live client service for your investment account questions, Monday-Friday between 8:30 a.m. and 6 p.m. (ET)	•	•	•	•
The ability to use a checking account for electronic fund transfer, insurance payment and trust payment needs	•	•	•	•
Visa debit card		•	•	•
No additional charge to access 6,500 PNC Bank ATMs and over 43,000 Allpoint® network ATMs		Up to \$500 daily	Up to \$1,500 daily	Up to \$3,000 daily
Dividend reinvestment			•	•
Purchase protection and travel benefits			•	•
RewardSuite loyalty program is available at no additional charge; visit myrewardsuite.com and select the reward of your choice			1 point/ \$1 spent	1.5 points/ \$1 spent
Discounts on standard wallet checks			20% off regular price	40% off regular price
Fee reimbursement on non-PNC ATMs			Monthly limits may apply	Monthly limits may apply
Enhanced cost basis reporting for investments			•	•
Expense coding and tracking			•	•
Statements record expenses by category			•	•
Year-end account summary of expenses by category			•	•
No additional charge for stop payment orders				•

<sup>1</sup> Available solely for NetXInvestor™ users.

<sup>2</sup> Source: VISA, 2014.

<sup>3</sup> Not available to investors participating in IRA Resource Checking™.

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