

# Boring helps you do business boldly.



At PNC, we design solutions to fit your unique needs. Like Business Checking for more efficient cash flow. Payment solutions for how, when and where you do business. And credit cards with reward options to match your goals. Now for a limited time, these three offers can help boost your bottom line.

Bank with us and earn up to  
**\$2,700**



Earn  
**\$400**

with a business checking account<sup>1,2</sup>

**\$400** when you open a Business Checking or Business Checking Plus account<sup>1,2</sup>

*Offer expires December 31, 2025*



Earn up to  
**\$1,500**

in Merchant Services Credits<sup>3</sup>

Open and use a new merchant account and earn statement credits over your first year. The more payments you process, the more you earn.

**Each 3-month billing period, earn:**

- **\$375** when you process \$250,000
- **\$150** when you process \$100,000
- **\$75** when you process \$10,000
- **\$35** when you process \$2,500



Earn an  
**\$800**

statement credit<sup>4</sup>

when you open a new PNC **BusinessOptions**<sup>®</sup> Visa Signature<sup>®</sup> credit card account and make \$15,000 in qualifying purchases within the first 3 billing cycles after account opening<sup>4</sup>

**Let's get started.**

Simply contact:

**Ricardo Ayala**

Branch Manager  
414-226-2353  
ricardo.ayala@pnc.com

*See reverse for important information.*

 PNC BANK

BRILLIANTLY  
BORING  
SINCE 1865<sup>™</sup>

Offers only available to businesses with an annual revenue less than \$5 million.

### **Business Checking Offer**

**1 You may earn a \$400 reward if you open a new PNC Business Checking or Business Checking Plus account.** To qualify for the reward, the new checking account must be opened between October 1, 2025, and December 31, 2025, and the following conditions must be met: (a) average ledger balance of \$2,000 must be maintained in your new checking account for each of the first three statement cycles; and (b) at least 10 total qualifying transactions must be made within the first three statement cycles. Qualifying transactions include PNC Visa® Business Debit Card purchases; ACH, wire or Zelle® debits or credits; PNC Online Banking or Bill Pay payments; deposits made using PNC Remote Deposit; electronic deposits of funds from PNC associated with your merchant accounts with PNC Merchant Services Company or Tempus Technologies® (including PNC Mobile Accept); and checks deposited into or written from your business checking account. Any combination of qualifying transactions is acceptable but must equal 10 or more within the first three statement cycles. **Banker Instructions:**

**Apply Promo Code SB400 at account opening.**

**2** Your new checking account must be open in order for you to receive the reward, which will be credited to the eligible account within 90 days after all conditions have been met and will be identified as "Credits NEW BUS BONUS" on your monthly statement. Only business checking accounts with statements that cycle monthly are eligible for this offer. Business checking accounts that receive statements daily, weekly or quarterly are ineligible. Already established, converted or repurposed PNC checking or savings accounts are not eligible. If you change your account type after opening, the account type that you are in on the last business day of the month in which you opened your account will determine your offer eligibility, terms and corresponding reward amount, if applicable. Average ledger balance is defined as the average daily total within your business checking account at the end of your statement cycle.

New account will not be eligible for offer if any signer has signing authority on an existing PNC Bank business checking account or has closed an account within the past 90 days, or has been paid a promotional premium in the past 12 months. If multiple accounts are opened with the same signers, only one account will be eligible for the premium. For this offer, signing authority will be defined by the customer name(s) and Social Security number(s) registered on the account.

Offers may be extended, modified or discontinued at any time and may vary by market. The value of the reward may be reported on Internal Revenue Service (IRS) Form 1099, and may be considered taxable income to you.

Please consult your tax advisor regarding your specific situation.

### **Merchant Services Offers**

**3** Merchant Services are provided by PNC Merchant Services Company and subject to application, credit review of the business and its owners, and approval. Promotional offer is only available for qualified new and approved Small Business Customers of PNC Merchant Services Company ("New PNC Merchants") between January 1, 2025, and December 31, 2025 ("Promotional Period"). Existing customers of PNC Merchant Services Company ("PNCMS") and businesses with more than \$5 million in annual revenue (or more than \$10 million in annual revenue if healthcare business) are excluded from this promotion. To qualify for a statement credit, New PNC Merchants must (i) execute a PNC merchant agreement with PNCMS, (ii) establish a new PNC merchant services account approved by PNCMS (assigned a merchant account number) during the Promotional Period, (iii) use device(s) other than, or in addition to, the Electronic Payments Center ("EPC"), Clover® Go, and/or Clover® Account-Only and (iv) submit Valid Transactions to PNCMS for processing with a gross dollar value during any Quarter Period equal to (A) \$250,000 or more ("Threshold 1"), (B) \$100,000 to \$249,999 ("Threshold 2"), (C) \$10,000 to \$99,999 ("Threshold 3"), or (D) \$2,500.00 to \$9,999.99 ("Threshold 4"). Valid Transactions are debit or credit card transactions submitted to PNCMS for full-service processing (authorization and settlement) and do not include authorization-only transactions, EPC transactions, Clover® Go transactions or Clover® Account Only transactions. A Quarter Period means any one of the four (4) quarterly (three-month) billing periods measured from when PNCMS approves New PNC Merchant's merchant account. Small Business Customers are either (a) health care business with annual revenue less than \$10 million or (b) any other business industry with annual revenue less than \$5 million.

A statement credit will be issued typically within two billing cycles from the end of each Quarter Period once PNCMS determines all qualifying criteria have been satisfied for such Quarter Period, as applicable. New PNC Merchants meeting Threshold 1 will be issued a statement credit equal to \$375.00. New PNC Merchants meeting Threshold 2 will be issued a statement credit equal to \$150.00. New PNC Merchants meeting Threshold 3 will be issued a statement credit equal to \$75.00. New PNC Merchants meeting Threshold 4 will be issued a statement credit equal to \$35.00. The statement credit is a one-time credit and up to four (4) statement credits are available to each New PNC Merchant under this promotion. Any statement credit, if earned, will be forfeited if the PNC merchant services account is closed before the credit is awarded. The statement credit may be reported on IRS Form 1099-INT (or other appropriate tax form) for the year in which you receive your statement credit.

PNCMS reserves the right, in its sole discretion, to modify, suspend or withdraw the qualifying criteria, statement credits or this promotion at any time.

This promotion is not valid with any other PNCMS offer.

### **Business Credit Card Offer**

**4** Subject to credit approval. Offer limited to one \$800 statement credit per PNC **BusinessOptions**® Visa Signature® credit card account. New accounts only; not valid for existing PNC **BusinessOptions** Visa credit card account holders. The credit will appear on your credit card account statement within 90 days of making \$15,000 in qualifying purchases within the first three billing cycles after account opening. May not be combined with any other PNC **BusinessOptions** Visa credit card offer. The term "qualifying purchases" does not mean all transactions made using the credit card account. Transactions resulting from balance transfers, cash advances, fees charged by PNC Bank (for example, annual fees, finance charges and related service charges, if any), and lottery, betting or gambling transactions are not included in qualifying purchases. This offer may be modified or discontinued at any time and without notice.

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Merchant Services are not deposit products. PNC Merchant Services does not offer deposit products and its services are not guaranteed or insured by the FDIC or any other governmental agency.

Bank deposit, treasury management and lending products and services, foreign exchange and derivative products (including commodity derivatives), bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services are provided by PNC Bank, National Association ("PNC Bank"), a wholly owned subsidiary of PNC and **Member FDIC**.

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