

# Privacy

## WHAT DOES PNC DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and account transactions
- Credit scores and payment history

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons PNC chooses to share, and whether you can limit this sharing.

Reasons we share your personal information	Does PNC Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share
<b>To Limit Sharing:</b> <ul style="list-style-type: none"><li>• Call 1-800-762-2118 — our menu will prompt you through your choice(s) • Visit us online: <a href="http://www.PNC.com/privacy">www.PNC.com/privacy</a> (Online Banking customers only.)</li></ul> <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing Call 1-800-762-2118		
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### To limit our sharing

- Call 1-800-762-2118 — our menu will prompt you through your choice(s)
- Visit us online: [www.PNC.com/privacy](http://www.PNC.com/privacy) (Online Banking customers only.)

### Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

### Questions

Call 1-800-762-2118

### Who we are

#### Who is providing this notice?

PNC Bank, National Association; PNC Investments, LLC; PNC Capital Markets, LLC; PNC Insurance Services, LLC; PNC Equipment Finance, LLC; Harris Williams, LLC; PNC Merchant Services Company; PNC Partnership Solutions, Inc.; PNC Delaware Trust Company

### What we do

#### How does PNC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Additionally, PNC rigorously requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information.

#### How does PNC collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
  - affiliates from using your information to market to you
  - sharing for non-affiliates to market to you
- State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account.

**Definitions**

**Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the PNC name, and financial companies such as Harris Williams, LLC.*

**Non-affiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *PNC does not share with non-affiliates so they can market to you.*

**Joint marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include mortgage and lending companies, insurance companies, and other companies that provide financial products and services.*

**State Privacy Laws** — We will comply with state privacy laws to the extent they apply.

**California and Vermont Residents Only:** We will not share your information except for our everyday business purposes or as required or permitted by law. **Nevada Residents Only:** This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list at 1-800-762-2118 or you may also contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: BCPINFO@ag.state.nv.us.

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QUESTIONS?

Please contact Customer Service at 800.559.2755 x2323 OR 513.455.2323

Canadian transactions are owned and operated by PNC Equipment Finance a division of PNC Bank Canada Branch. PNC Bank, Canada Branch does not accept deposits from the public in Canada and is not a member institution of the Canada Deposit Insurance. Equipment financing and leasing products are provided by PNC Equipment Finance which is a wholly owned subsidiary of PNC Bank, National Association. Lending and leasing products and services, as well as certain other banking products and services, require credit approval.