

Want to verify your card balance? Need help?

- Go to www.pncprepaidcard.com to find out your card's balance and to view a history of your transactions including funds loaded to the card.
- If you have questions about your Prepaid Card, transactions on your account, or to report a lost or stolen card, please contact Cardholder Services at 1-866-453-5071.

Frequently Asked Questions

- **What is the PNC® Prepaid Card?**
Your PNC® Prepaid Card is a prepaid Visa® card funded through a deposit made by your card sponsor that you can use to make purchases up to the amount available on the card.
- **Is my PNC® Prepaid Card a credit card?**
Your PNC® Prepaid Card is not a credit card. You can only spend what is loaded onto your card. Once the balance has decreased to zero you cannot use your card until additional funds have been loaded by your card sponsor.
- **How can I use my PNC® Prepaid Card?**
Your PNC® Prepaid Card is used just like a Visa® debit card. Each time the card is used, the amount that is spent will automatically be deducted from the balance remaining on the card. Refer to the *Loyalty Award or Promotional Card Terms and Conditions* for more information.
- **What should I do when the merchant asks me to select "Debit" or "Credit"?**
Both responses will access the balance available on your card. If you select "credit", you will have the convenience of signing for your purchase; if you select "debit", you must enter your PIN.
- **What do I do if the merchant tells me my card was "declined"?**
Declines generally occur because the purchase amount is more than the available funds on your card. Some merchants allow you to pay with two forms of payment, in which case you may offer to pay part in cash and part with the funds available on your card.
- **How do I use my card at the ATM?**
Follow the directions on the ATM screen and either insert or swipe your card. Enter your four-digit PIN (obtained when you activated your card). When asked to select the type of account, choose "Checking". Enter a withdrawal amount not exceeding the card balance.

Fees & Daily Spending Limits

- Signature Purchases: Free *Daily Limit of \$5000 (combined with teller cash)*
- PIN Purchases: Free *Daily limit of \$2000*
- PNC ATM Withdrawals: FREE *Daily limit of \$500*
- Non-PNC ATM Withdrawals: \$2.50 each* *Daily limit of \$500 (total ATM withdrawals)*
- Teller Cash Advances: \$5.00 each* *Daily limit of \$5000 (combined with signature)*
- Foreign (outside of US) Transaction: 3% of transaction amount
- Inactivity: \$3.00 per month (after 90 days inactive) - *not charged where prohibited by law.*
- Card Replacement: \$5.00 per card (additional \$15.00 for rush delivery)
- Refund Card Balance via Check: \$10.00
- Operator-Assisted Phone Inquiry: \$2.50 per call - *waived if call is lost/stolen card or error.*
- Online Statements: FREE

* If not a PNC® and Allpoint® ATM, the ATM Operator may assess a surcharge.