



Important News for All ProCash Plus[®] Investors.
Your asset management account is changing to Corestone Account[™]





CORESTONE

ACCOUNT™

Welcome to the powerful and flexible new asset management account that will replace ProCash Plus®. Corestone Account will give you even more control over your financial life while delivering a higher level of convenience.

Every Well-Built Financial Plan Is Solid to the Core.

Corestone Account is more than a new name. It's a new approach.

Your ProCash Plus account is upgrading to an asset management account called Corestone Account—offering you a better way to take charge of your finances.

We began by listening to you. Before creating Corestone Account, we asked investors what they truly needed in an asset management account. They wanted more flexibility and greater ease of use. So we streamlined features and combined many of the industry's most popular benefits into one powerful, comprehensive account.

Bundled solutions. Corestone Account offers a complete, bundled solution that gives you everything you need to manage your finances. For example, BillSuite™, our online bill-paying service, will be easier to use and will be

included with your Corestone Account at no additional monthly charge.¹

More choices. Corestone Account lets you select the level of service you need. With the Silver account, you receive essential services such as checking, brokerage and bill pay. In 2012, we will introduce a new level, Silver Plus, which includes a Visa® debit card in addition to all of the benefits of the Silver offering. At the Gold and Platinum levels, you can participate in the RewardSuite™ loyalty rewards program at no additional charge (a \$35 value), receive reimbursements for out-of-network ATM fees up to a monthly maximum and enjoy added features like purchase protection, air miles and more. With Corestone Account, you are in charge of your finances.

More control, more convenience and more features.

	ProCash Plus	Corestone Account
Debit card	Available for Gold and Platinum levels only	Pay on the go with a Visa® debit card available for Silver Plus, ² Gold and Platinum levels
	Signature-only purchase transactions	Conveniently complete purchases with a signature or PIN and also use your PIN to obtain cash back where available
	Only one account number for all account holders	Control your family's finances with individual card numbers and separate spending and ATM withdrawal limits for each card
	No reimbursement for ATM transactions outside the network	Access your money anytime with no fees through 6,500 PNC Bank ATMs and over 43,000 surcharge-free Allpoint network ATMs. Gold and Platinum account holders may use any ATM and be reimbursed for a limited amount of transaction fees
	\$15,000 per day limit on point-of-sale transactions per account	\$20,000 limit per person for Silver Plus ² \$25,000 for Gold \$30,000 for Platinum
	\$1,000 per day limit on ATM withdrawals per account	\$500 limit per person per day for Silver Plus \$1,500 for Gold \$3,000 for Platinum
Rewards program	RewardSuite lets you earn rewards toward store and restaurant gift cards, air travel or 1% cash back on eligible purchases. Available for \$35 a year for Gold and \$25 a year for Platinum accounts	Gold and Platinum accounts can participate in RewardSuite at no additional charge and enjoy the same great benefits—plus get enhanced rewards at the Platinum level, including: <ul style="list-style-type: none"> - More flexible travel rewards with no blackout dates, Saturday stay restrictions or 21-day advance booking requirements - Concierge service offering personalized assistance for virtually all of your entertainment, business and travel needs
	Bonus points available	Starting in 2012, earn extra bonus points for upgrading your account, enrolling in RewardSuite and more. You will also earn additional bonus points the longer you maintain your Corestone Account. There will also be opportunities for Platinum members to accumulate points faster with 1.5 points for each dollar you spend
Online bill payment	BillSuite available for an additional fee of up to \$95.40 annually	BillSuite services—featuring a new, easier-to-use interface—are included at no additional charge ³

¹ Available for NetExchange Client® and NetExchange Investor™ users. Please contact your financial organization to initiate BillSuite.

² Silver Plus will be available in 2012.

³ Available solely for NetExchange Client and NetExchange Investor users.

Please contact your financial organization to discuss the new Corestone Account and any changes or fees related to this offering.

A range of accounts to fit different needs.

		Silver	Silver Plus	Gold	Platinum
Maximize your earning power Consolidate your cash and investments in one convenient place, so you can make your money work harder for you.	Daily sweep of uninvested cash	•	•	•	•
	Dividend reinvestment			•	•
Organize your income Make saving simpler by consolidating income from multiple sources—such as paychecks, pensions, investments and Social Security—into one account.	Direct deposit	•	•	•	•
Streamline your spending Simplify your purchases and bill paying while earning the rewards you deserve.	Unlimited checkwriting with no per check minimum	•	•	•	•
	Free bill payment and electronic presentment with Billsuite ⁴	•	•	•	•
	Visa debit card with purchase and travel protection at Gold and Platinum levels		•	•	•
	RewardSuite loyalty program, available at no additional charge			• 1 point/\$1	• 1.5 points/\$1
	Discounts on standard wallet checks			• 20% off regular price (available in 2012)	• 40% off regular price (available in 2012)
	Free stop payment orders				•
Access your cash on the go Withdraw your money anywhere, anytime you need it.	No-charge access to 6,500 PNC ATMs		• Up to \$500 daily	• Up to \$1,500 daily	• Up to \$3,000 daily
	Fee reimbursement on non-PNC ATMs			• Monthly limits may apply	• Monthly limits may apply
Gain extra borrowing power Access extra liquidity for a variety of needs, including covering your check and debit card purchases.	Optional credit line through a margin account	•	•	•	•
See all your accounts at a glance Consolidated reporting puts all of your finances at your fingertips and makes tax preparation easier.	Online check image retrieval (front and back) ⁵	•	•	•	•
	Enhanced cost basis reporting for investments			•	•
	Expense coding and tracking			•	•
	Statements record expenses by category			•	•
	Year-end account summary of expenses by category			•	•
Enjoy exceptional service and support Get the answers you need, when you need them. U.S.: (800) 547-7008 Outside the U.S.: (201) 413-4625 (call collect)	24/7 voice response service available for all account and debit card-related questions	•	•	•	•
	Live customer service for all account questions, Monday through Friday 8:30 a.m.—6 p.m. ET	•	•	•	•
	24/7 live customer service for all debit card-related questions		•	•	•

⁴ Available solely for NetExchange Client and NetExchange Investor users.

⁵ Not available to investors participating in IRA Resource Checking.

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Enjoy added peace of mind when you travel and make purchases.

Your Corestone Account Visa® debit card will offer you extra protection and convenience with the services that you need most.

Debit Card Benefits	ProCash Plus Debit Card	Corestone Account Debit Card		
	MasterCard® Gold/Platinum	Visa Silver Plus ⁶	Visa Gold	Visa Platinum
PIN and signature-based transaction capabilities		▪	▪	▪
Unique account number for each cardholder		▪	▪	▪
Baggage delay coverage	▪			
Hotel/motel burglary coverage	▪			
Warranty manager	▪		▪	▪
Purchase security	▪		▪	▪
Roadside assistance	▪		▪	▪
Travel and emergency assistance	▪		▪	▪
Worldwide automatic travel accident insurance			▪	▪
Secondary rental coverage			▪	▪
Enrollment in Price Protection Program	▪			▪
Auto rental discounts				▪
Emergency evacuation insurance				▪
Visa concierge service				▪
Lost/damaged luggage coverage	▪			▪

Frequently Asked Questions

Why is ProCash Plus changing to Corestone Account?

Corestone Account reflects the changing needs of investors like you. It's designed to be easier to use, and offer more value for your money, by bundling the features you want most and eliminating fees for additional services.

When is this change taking place?

Current ProCash Plus accounts will be transitioned to Corestone Account in late 2011. You will be receiving additional communications as the date approaches.

How long can I use my current checks and debit cards?

Destroy your old debit cards and checks as soon as you activate your replacements to avoid any interruption of service. Please note that all MasterCards will be permanently deactivated the moment you activate any new Visa. After February 29, 2012, the Mastercard will be deactivated regardless of whether the new Visa card

is activated. Be sure to update your card and checking account information wherever you have set up automatic payments for your bills.

I use BillSuite. What do I need to do?

BillSuite, included free with every Corestone Account, is available to users of NetExchange Client and NetExchange Investor. It is changing to a new, easier-to-use system. You will need to contact your financial organization to have the new BillSuite added to your Corestone Account. Please note the current BillSuite will be discontinued in 2012 and you will need to add your payee information to the new BillSuite system.

Whom do I call if I need assistance?

You can reach Customer Service at (800) 547-7008 between 8:30 a.m. and 6 p.m. (EST), Monday through Friday, for all Corestone Account questions. Service is available 24 hours, seven days a week for all debit card-related questions.

⁶ Silver Plus, available in 2012, will offer all of the features of the Silver account plus a Visa debit card.

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