

If you paid overdraft fees to National City (including accounts transferred to PNC), you could receive a payment from a class action settlement.

PNC Bank (“PNC”) has determined that you may be included in the settlement of a lawsuit about “re-sequencing” of transactions and resulting overdraft fees that were charged to consumer deposit accounts opened through National City Bank (“National City”). National City was merged into PNC on November 6, 2009. PNC denies all of the claims. Those included have legal rights and options. The Detailed Notice and Settlement Agreement have complete details.

WHO IS INCLUDED? The Class includes all persons who hold or ever held a National City Account who at any time from July 1, 2004, through and including August 15, 2010, incurred at least one Overdraft Fee associated with at least one National City Debit Card Transaction that was not previously reversed, refunded or returned.

SETTLEMENT BENEFITS. PNC will pay \$12 million to a Settlement Fund. Payments to Class Members will be based upon the number of Overdraft Fees incurred in any two months between July 1, 2004 and August 15, 2010. There is no requirement that these two months

be consecutive. As long as there are sufficient funds available in the Settlement Fund, claimants who submit valid claims will receive \$36 for each eligible Overdraft Fee. If the total amount needed to pay valid claims exceeds funds available, each Class Member’s payment will be reduced and paid in proportion to all Class Members’ payments. To get a payment you must submit a claim by **August 26, 2011.**

OTHER OPTIONS. If you do not want to be legally bound by the settlement, you must exclude yourself by **June 27, 2011.** Unless you exclude yourself, you will give up your right to be included in the proposed National City classes as part of *In re Checking Account Overdraft Litigation*, MDL No. 2036, or any other litigation. If you stay in the settlement, you may object to it by **June 27, 2011.** The Court will hold a hearing on **July 15, 2011,** to consider whether to approve the settlement and a request by Class Counsel of up to \$3 million for attorneys’ fees, costs, and expenses.

For more information, return the attached card, call or visit the website.

www.NationalCityClass.com

1-866-960-5706

Notice Administrator for U.S. District Court
PO Box 4098
Portland, OR 97208-4098

Legal Notice about a class action settlement.

Para una notificación en Español, llamar o visitar nuestro website.

**PLACE
STAMP
HERE**

National City Overdraft Settlement
PO Box 4098
Portland, OR 97208-4098



**Yes. Please send me a
Claim Form and Detailed Notice.**

If address shown above is incorrect, please provide correct address here:

To obtain or submit a Claim Form online, go to:

www.NationalCityClass.com