

PNC Financial Education Programs

The PNC School Bank Program

The PNC School Bank Program is designed to help elementary school students learn financial and money management skills early on and encourages school-aged children to take an interest in saving and banking. Under the supervision of school staff, *School Bank Days* are held at the school. Student-tellers handle small cash and check deposits from the other students, and follow standard bank procedures. PNC CDB and Branch staff form a partnership with the schools that allows for a seamless program that offers children real-life experience and enhanced financial knowledge.

Between the program's inception in September 2008 and December 2009, 36 School Bank Programs were established throughout the PNC retail footprint (21 of which were in LMI communities/schools). As of December 2009, there were more than 1,000 PNC School Bank accounts with a total account balance of \$57,000.

By the end of December 2010, more than 60 PNC School Bank Programs were operating across the expanded footprint (more than 30 in LMI schools). Total accounts almost doubled to 1,945 (958 LMI) with total balances of \$240K (\$87K LMI).

Financial Education Classes

PNC offers classes to consumers, small businesses and non-profit organizations through its community outreach and branch educational activities. PNC maintains its own set of 15 proprietary workshops on a variety of topics for adult education. The most commonly taught courses are also available in Spanish. Classes are typically taught by PNC Branch personnel, Community Development Bankers as well as other Bank Employees.

In addition to our adult education program, PNC partners with the American Bankers Association to deliver the ABA's *Teach Children to Save* education series which is tailored for children from kindergarten through 12th grade.

Below is a list of the PNC adult educational offerings. Most classes require one hour and include question and answer sessions and discussion.

- *Banking 101*
- *Credit 101*
- *Banking Basics*
- *Budgeting*
- *Foundations of Money Management*
- *On Your Own*
- *Saving & Investing*
- *Smart Borrowing*
- *Raising Money Smart Kids*

- *Money Management for Seniors*
- *Homebuyers' Club*
- *Preventing Identify Theft*
- *Small Business Cash Flow*
- *Small Business Borrowing*
- *Guide for Nonprofits*

Between 2008 and 2010, PNC staff performed more than 3,000 financial education activities and served approximately 30,000 consumers throughout the organization's retail service area.

PNC Homebuyers' Club

PNC partners with many non-profit housing counseling agencies throughout the bank footprint to offer PNC Homebuyers' Clubs. This comprehensive, content-intensive program is designed to provide home purchase instruction to first-time homebuyers. The Homebuyers' Clubs provide an opportunity for members to understand the process and to confront and overcome their financial challenges as they prepare to purchase their most significant asset.

From 2007 through 2010 PNC funded more than 90 Homebuyers' Clubs throughout its retail footprint. More than \$500,000 in grant dollars have been provided to non-profits who have educated in excess of 3,000 low and moderate income individuals.