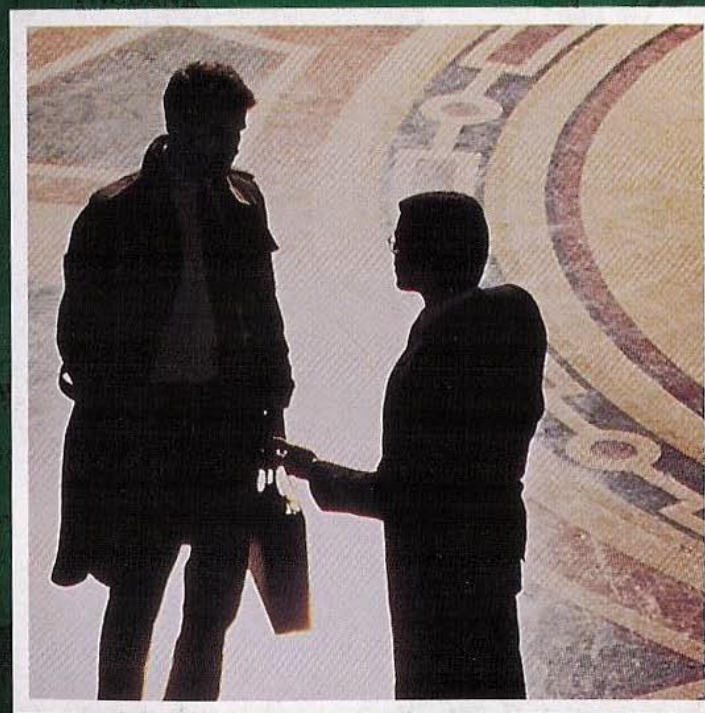


**Financial Services  
For Your Business**

**PNCBANK®**



**PNCBANK®**

## **The Business Of Business Banking**

**When you own a business, your customers rely on you to be an expert in that business. You demand the same expertise from the people who supply the products and services your business needs to succeed. At the same time, you need those partners to be able to keep pace with your changing needs as your business grows.**

**At PNC Bank, because we've been supplying financial services to businesses since the 1840s, we understand all of the issues and challenges that can complicate your life. Fortunately, when it comes to financial services, we know how to make things *uncomplicated*. Like having experienced managers and business bankers located in key branches so that you can get the service you need locally. Having services available before you need them. And understanding that no two businesses have exactly the same needs. And while your PNC Bank business expert can satisfy most of your needs right in your local branch, our standing as one of the largest and strongest banking organizations in the country means we have the services you want and need within the PNC Bank family. Which saves you the frustration of running from bank to bank to take care of your financial needs.**

**It all boils down to this: PNC Bank has built its success the same way you're building yours — by anticipating the needs of customers, offering unparalleled service and providing a full range of financial products that can grow with you and your business. You'll find we're a bank that takes serving your needs as seriously as you take serving your customers' needs.**

Best of all, because they're your neighbors, our business experts are able to understand you, your business, your employees and the community in which you operate.

## Directory Of Financial Services

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## What Makes Business Banking Different From Personal Banking?

A lot of people probably think that business banking means opening a special bank account for the business. *You* know it's not that simple. While you obviously need a business checking account and may need to consider financing services, there are a lot of other financial services available to help you run your business more efficiently — and make the most of its capital.

That's why our Small Business Banking Services are designed around two critical factors. One, that no two businesses are alike. And two, that a small business is not just a miniature version of a major conglomerate.

With that in mind, we've organized our services into seven major areas: Checking Services, Cash Reserve Options, Business Loans, Personal Banking Services, Payroll Services, Cash Management and Other Business Support Services.

While you may not need them all when you're getting started, they're all available to you any time you need them to help your business grow.

**Checking** — Whether you have one account or several, this is your day-to-day barometer to help keep track of and manage your cash flow. Information about the account is available any time to give you an up-to-the-minute snapshot of your cash position. Your checking account tracks both expenses and your revenues, but it can help you do more. That's why we offer several variations.

**Cash Reserves** — Chances are if you're like most small businesses, you plow your extra capital back into your own growth. But there may be times when you'll have excess cash on hand. When that happens you want to make sure it's working just as hard as a new piece of equipment or an extra employee would. To help it do that, we offer ways to let your money earn market rates of interest while remaining available to you when the next growth opportunity appears.

**Business Loans** — At the other end of the spectrum, we all know that sometimes the only way to grow is to have *extra* capital available to expand — or just to handle some kind of unexpected demand. Whether it's a short-term need or for long-range growth, PNC Bank has the financing options to fit your situation.

**Personal Banking Services** — With our Personal Banking Services, you enjoy the same range of products and exceptional service that you've chosen for your business. And, because business owners often find their personal finances intertwined with those of the business itself, having your banking all in one place makes things easier and more convenient on both sides.

**Payroll** — There's no doubt payroll has become increasingly complicated through the years. And chances are that it will continue to get even more complicated in the future. The government paperwork alone is almost enough to justify a full-time position. But sometimes the expertise you need isn't available for the salary you can afford.

In partnership with PAYCHEX®, PNC Bank can help you eliminate a lot of the time, expense and confusion of paying your employees. Best of all, we can eliminate concerns about adhering to all of the government regulations.

**Cash Management** — A dollar is only as valuable as the way you use it. Letting it sit idle makes it worth less. Having it *where* it's needed *when* it's needed increases its value to your business.

Cash Management services help make sure your money is where it will do the most good. And helping you manage your receivables, disbursements and tax payments can make your money work even harder.

**Bank Card Merchant Processing** — Today, businesses need to handle a variety of payment options, including credit and debit card payments. And they need a way to accept card payments efficiently, reliably and inexpensively. PNC Bank's Merchant Card Processing offers cost-effective solutions and the flexibility your customers need. It's a fast, efficient and reliable way to provide the options your customers want.

## Checking Services



*The right fit  
for your  
business's needs.*

**Some businesses only make a few deposits and write a dozen or so checks a month. Others may deposit cash on a daily basis. Still others may write lots of checks. That's why it's so important to have a checking account that meets your needs. And one with the features and pricing you want.**

### **Simplified Business Checking**

If convenience and cost savings are important to you, and your business has fairly low account activity and a modest balance, this option may be the best choice for you. Simplified Business Checking provides a package of the services you need most. It's reliable, secure — simple.

### **Analysis Business Checking**

If your company has high account activity levels and balances, or has a need for multiple accounts, our Analysis Business Checking has the capabilities you need. This account gives you access to a comprehensive set of cash management services, allowing you to collect and concentrate your funds more rapidly and disburse them more efficiently. You are charged only for the services you use, and each month you receive a special earnings credit based on your balance to help offset service charges. This may result in no monthly service charge. And, if you have multiple accounts, you can group them together for analysis purposes to minimize service charges.

**Your business checking account is the day-to-day barometer that keeps track of and manages your cash flow. It's the most important account your business uses.**

### **Checking With Interest**

If you meet certain regulatory requirements, you may be eligible for an account that lets you earn interest on the balance in your account. Sole proprietors, non-profit organizations and government units can qualify.

- **Simplified Business Checking With Interest** — Convenience, cost savings, all the basic services *and* interest.
- **Analysis Business Checking With Interest** — Provides all the capabilities of our Analysis Business Checking, but pays interest instead of using a balance earnings credit to offset charges for services used.

### **And There's More . . .**

No matter which kind of account is best for you, as a PNC Bank business customer, you'll enjoy:

- Night/24-Hour Depository Service — to make after-hours and weekend deposits more convenient.
- Coin and currency services.
- Automated Clearinghouse and wire transfer capabilities when you need to move funds electronically.
- PINACLE® TAX service — to save you time and money depositing your federal payroll taxes.

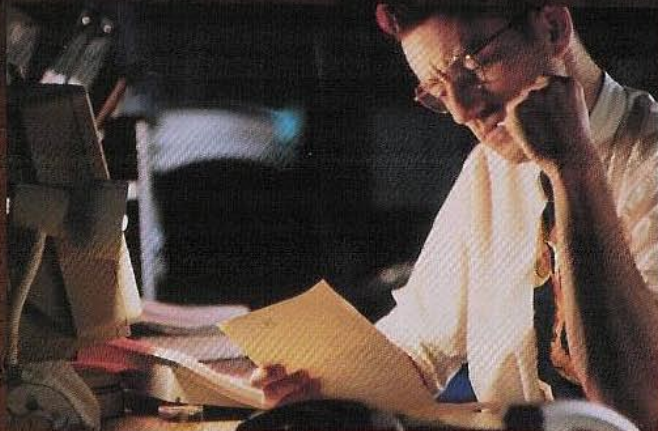
### **The Choice Is Yours**

But that doesn't mean you have to make it alone. A PNC Bank business professional will sit down with you and discuss your business, your deposit and check-writing and balance levels and the kind of information you need about your account activity. Then you can choose the checking account that offers the services you want at the lowest cost. And, of course, we'll be there to help you if you ever need to change to a different type of account.

## Business Checking Comparison

	<b>Simplified Business Checking</b>	<b>Simplified Checking With Interest</b>	<b>Analysis Business Checking</b>	<b>Analysis Business Checking With Interest</b>
<b>Best Use</b>	Accounts with low activity and low or fluctuating balances. Ideal for the new small business.	Accounts with low activity and low or fluctuating balances. Ideal for the sole proprietor or small non-profit organization.	Primary operating account for active businesses with moderate to high cash flows. Required for cash management services.	Sole proprietors, non-profits or governmental units with moderate to high cash flows.
<b>Available For</b>	Any business or organization.	Restricted by regulation to sole proprietor, non-profit or governmental organizations.	Any business or organization.	Restricted by regulation to sole proprietor, non-profit or government organizations.
<b>Prepackaged Service Levels</b>	Yes	Yes	No. Charged only for services used.	No. Charged only for services used.
<b>Earnings Credit For Balances</b>	No	No	Yes. If sufficient balances are maintained, most service charges can be offset.	No
<b>Interest Paid On Balance</b>	No	Yes	No	Yes
<b>Combine Accounts To Minimize Service Charges</b>	No	No	Yes	No
<b>Night/24-Hour Depository Services</b>	Available	Available	Available	Available
<b>PINACLE® TAX Telephone Tax Deposit Service</b>	Available	Available	Available	Available

## Cash Reserve Options



*A penny saved  
may be a penny  
earned.*

*But a penny  
put to work can  
be a nickel —  
or more.*

**If there's one thing no business can afford, it's to let money sit idle. To help you avoid that kind of situation, PNC Bank offers several cash reserve options that let you earn interest without giving up access to your money.**

### **Premium Business Money Market Account**

With this account, your money earns interest based on current money market rates. The rate can even increase as your money grows. You can deposit or withdraw at any PNC Bank office. You can even write checks and enjoy transfer privileges between this account and your basic checking account.\*

### **Certificate of Deposit**

If you're confident you can let your excess cash sit for a specific amount of time, you may want to consider a CD. We have variations that offer high yields and flexible terms. Plus, once you lock in your interest rate, it's fixed for the term you select.\*\*

\* Federal regulations limit the number of telephone transfers and checks written each month.

\*\* Substantial penalty for early withdrawal.



## Cash Reserve Options Comparison

	Premium Business Money Market Account	Certificate Of Deposit
<b>Description</b>	Interest-bearing deposit account with immediate access to funds.	Variety of maturities, up to 120 months.
<b>Account Access</b>	Branch - Unlimited deposits and withdrawals.  Checks - Limited check-writing — up to three (3) per month.  Electronic Transfers - Unlimited deposits and up to six (6) withdrawals per month (less any checks written).	Funds available at maturity. Automatic renewal available.
<b>Interest Rates</b>	Variable rate based on current market rates and account balance level.  Contact your nearest PNC Bank office for current rates.	Rate fixed for term of the certificate.
<b>Minimum Opening Balance</b>	\$100.00	Depends on certificate.
<b>Interest Compounding/Payment</b>	Simple interest, paid monthly.	Simple interest, paid at maturity.

\* Federal regulations limit the frequency of third-party transactions to six (6) per statement cycle, no more than three (3) of which may be by check, draft, debit card, or ACH debit.

## Business Loans



*You have a great opportunity for growth.*

*You don't have the cash to pursue it.*

**Borrowing money is still a big decision. If you don't borrow it, you may not grow — or grow as quickly. If you do borrow it, you've expanded your obligations. Which is why we work with you to make sure that if you do borrow, you borrow efficiently.**

**We walk you through all of the considerations and options available to you. And we work with you through the application, approval, borrowing and repayment phases. We can help you to reassess your financing to see whether there's a better option for your changing business.**

### **Line of Credit**

This can be the most practical choice when it comes to having the capital to take advantage of new opportunities. A line of credit is an especially good choice for short-term financing needs.

Your line of credit is an agreement with the bank that is renewable each year. It provides a certain amount of funding to be available to you over the course of the year. An extra advantage to a line of credit is that you don't have to reapply each time you want to borrow.

Some businesses use lines of credit to finance seasonal business spurts. Others may use them to buy additional raw materials and then repay when the extra product is sold. You repay the borrowed amount as receivables are collected.

Other kinds of businesses may have other kinds of needs. You may want to consider a revolving line of credit. This is a formal commitment to lend you up to a certain amount of capital over a predetermined time period. It gives you the option of borrowing money, repaying all or part of the initial loan and then re-borrowing up to the maximum amount of the loan anytime during the revolving period. Then, you pay the balance off over a period ranging from three to five years in length.

### **Long-Term Financing**

Suppose that instead of opening a small office in a neighboring state that you want to open a new factory across town. That's when you'll want to look at PNC Bank's long-term financing options. This is where flexibility will be an important consideration. If you don't come up with a realistic plan, your business may struggle to keep going. For instance, shopping around for the lowest interest rate may seem like a good idea. But it can do more harm than good if it means a higher repayment schedule. The result can be a drain on your monthly cash flow. Or it may extend the debt over a longer period of time than you can justify.

Our experienced lending professionals understand all of the factors you need to consider in deciding what's best for you. We'll sit with you, examine the options, determine the most realistic option and work with you through the entire process.

**Shopping around for the lowest interest rate may seem like a good idea. But it can do more harm than good if it means a higher repayment schedule, which could impact your monthly cash flow.**

**Term Loans** — These are especially popular options for financing equipment, machinery or leasehold improvements. And, because the reasons for the loan are so different, we offer different term loan options to provide the flexibility you need.

- **Term** — Typically, the term of the loan varies from three to seven years.
- **Collateral** — The loan can be secured in whole or in part by existing assets or by the equipment or machinery being purchased.
- **Interest Rate** — Both fixed and variable interest rates are available. Or add our Optional Rate Note to your loan package and have the flexibility to choose either a variable or fixed rate during the term of the loan.
- **Repayment** — You may choose to pay back the loan with monthly or quarterly payments.
- **Optional Rate Note** — With many of our long-term loans, you can choose between a fixed or variable rate of interest up front. But with an Optional Rate Note as part of your loan package, you can choose and then change your mind — without having to refinance. It puts you in control and allows you to take advantage of interest rate trends.

**Commercial Real Estate Financing** — Because real estate financing is so unique from other types of credit, we work with you on an individual basis to ensure your particular needs are met. Talk to your PNC Bank business expert for more details.

**Government-Sponsored Financing** — Various governments — federal, state and local — have a number of loan programs that can help businesses get started, expand or even improve their cash flow. Some offer interest rate and term advantages. PNC Bank has a staff solely dedicated to working with these programs — including loans available from the Small Business Administration (SBA) — to help you borrow smart.

## Long-Term Financing Options Comparison

	Term Loans	Government-Sponsored Financing
Maximum Term	7 years	Typically up to 10 years
Loan Amount	Up to 80% of cost	Varies by loan program
Rate	Fixed or variable	Fixed or variable
Optional Rate Note	Available	Not available
Collateral	Secured or unsecured	Secured or unsecured

*All loans are subject to credit approval requirements. Terms and conditions may vary.*

### **The Leasing Option**

Years ago, no one thought of leasing as a reasonable option. Today, businesses lease cars, equipment, buildings — even production machinery. The question is deciding whether leasing makes sense for you.

Typically, leases range in length from one to five years, at which time you return whatever you've leased. You may also want to consider a lease with an option, which means you lease what you need for a fixed term and then have the option to purchase it for a predetermined price.

If you're looking at equipment with a long life, purchasing may be the best strategy. But if you're considering equipment that may become obsolete relatively quickly, leasing can be a better choice. Plus, leasing offers some unique benefits:

- Monthly payments are typically lower than monthly loan payments.
- 100% of the acquisition cost is financed.
- Lease payments may have certain tax benefits.

If you're not sure whether leasing or purchasing is the best choice for your business, your PNC Bank business specialist can help you review all of the options and make a sound decision.

### **Specialized Financing**

It takes special capabilities and expertise to address the financing needs of all different kinds of businesses. PNC Bank has developed those capabilities and expertise by working with a wide variety of businesses of all sizes. As with every other service, our staff works with you to determine your unique needs and develop a customized solution to meet them.

### **Business Credit Card**

You want to know how your employees are spending your company's money. All you have are thousands of credit card receipts.

PNC Bank's Visa® Business Card gives you a powerful business tool that not only lets you track expenses, but, more important, helps you keep them under control.

Monthly management reports let you monitor individual employee spending in ten different categories. You can also track a specific category or vendor. And with this information, budgeting for future expenses, negotiating vendor discounts and even annual tax preparation becomes a lot easier.

For added control, you can set the spending limit for each employee's card and adjust those limits as your needs change. Plus you get the unparalleled value of a Visa Business Card with benefits and services including:

- Worldwide Acceptance at more than 12 million locations — three times more than American Express.
- Cash Access at more than 160,000 ATMs and 310,000 Visa branch bank locations.
- Comprehensive Travel Assistance Services such as travel planning, free card replacement, medical and legal referrals for your employees on the road, retail purchase security and protection, auto rental insurance and much more.

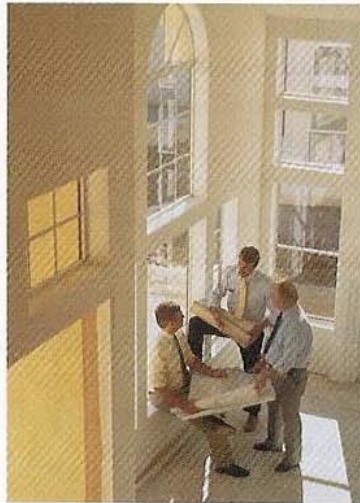
Ask your PNC Bank business expert about a PNC Bank Visa Business Card.

*In Delaware, accounts provided by PNC Bank, Delaware, and in all other states where offered, accounts are provided by PNC National Bank, Wilmington, Delaware. Members FDIC.*

## Business Credit Card Features

Type of Account	Credit Line	Annual Fee	Rate	Grace Period
Non-revolving	\$500 +	\$30	Prime + 9.9%	25 days on purchases

## Forging A Partnership



When you're starting or expanding a business, you have more things on your mind than you can count. And sometimes it's almost impossible to decide what to tackle first. One of the most important and, fortunately, easiest is establishing a relationship with your business banker.

As with any relationship, it begins with getting to know each other. We've started helping you get to know us with the information you've been reading. Now it's your

turn. No matter which services you need now and which you think you might need later, there are some things you can tell us to help us help you. We need to know about your company and its financial situation so that we can help you identify ways to make your money work more productively. What follows are some of the things that can help us create a custom banking plan for you.

- A detailed description of your business, including the number of employees, types of products and services sold and inventory. This description should also include a marketing plan, profiles of your key employees and identified opportunities for growth.

*And, if you think you'll want to discuss financing right away:*

- A summary, including an overview of your company, of how much money you think you need, what you plan to do with the money and how you plan to repay the loan. You should also include a contingency plan for repayment and an estimate of how long you're going to need the money.
- A set of current financial statements, including a balance sheet and income statements.
- Copies of the three (3) previous years' federal tax returns. Depending on how your business is established, the returns will be for either the company, you personally or both.

## Personal Banking Services



**Owning a business means facing almost unbelievable demands on your time. And that can mean that your own personal finances get less attention than they deserve.**

**At PNC Bank, we believe our commitment is to your business and to you. So we've created a group of services that can help simplify your personal banking as easily and conveniently as our business services handle your business banking. And, as with our business services, you can choose the products and services that are right for you. Ask your Relationship Manager for more information.**

### Package Accounts

Prime Plan<sup>SM</sup> and Premium Plan<sup>®</sup> package accounts are just two of the choices we offer to meet your personal banking needs. Both plans can save you time and money plus provide the convenience of handling all of your banking needs in one place. Each offers a variety of PNC Bank's outstanding banking services for a single economical monthly fee. And, whichever plan you choose, that fee can actually be waived if you maintain the required minimum balance in your personal accounts.

**Prime Plan<sup>SM</sup>** — This plan provides the most popular banking services — checking and savings account — plus a number of other discounted banking services.

**Premium Plan<sup>®</sup>** — In addition to providing our Premium Interest Checking and Premium Money Market Accounts, this plan includes a wide array of discounted services, including membership in a discount travel service and discounts on certain loans.

**Priority 50<sup>SM</sup> and Priority 50 Plus<sup>SM</sup>** — If you are age 50 or over, you may benefit from the special savings offered through these two plans. Ask your PNC Bank business expert for details about these plans.

**Private Banking offers personalized attention and a level of follow-through that matches the complexity of your situation.**

### **Personal Credit**

Just as there are lots of reasons why a business may need to borrow money, individuals have lots of financial dreams that can come true with a little financing assistance.

Whether you're borrowing to purchase a home or car, finance an education for yourself or your children or even take that dream vacation, PNC Bank can help you receive the financing that can make it happen. Still, any kind of loan has an impact on your overall finances. Because of the range of services we provide, we can work with you to manage your personal credit as carefully as we help you manage your business credit. So, whether you're looking for a loan or a credit line, we'll help you work through the options to find the right match for your personal financial goals.

### **Private Banking**

Just as some businesses are larger and more complex than others, some personal banking customers have personal finances that are more complicated than others. That's why we created our Private Banking service. This unique service offers personalized attention and a level of follow-through that matches the complexity of your situation.

Those customers with high net worth can take advantage of a single package that covers banking, credit, investment and counseling services as well as the personal attention of your own assigned private banker. Among the services are:

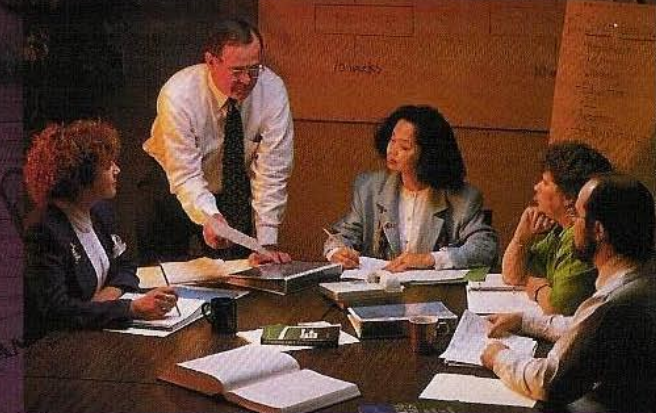
- Customized credit with preferred rates and terms
- Personal financial counseling
- Investment management and brokerage services
- Trust and estate planning
- Succession planning and business valuation

### **Investment Management and Trust Services**

If there's one area where you can't afford to take chances it's with Investment Management and Trust Services. But, since we are ranked among the top ten trust institutions in the United States, your banking partner can also be your trust partner. Just as we've been trust partners with businesses for more than 150 years. One reason PNC Bank trust customers stay customers is because we provide consistently good performance over long periods of time — even in less than favorable market climates.

Whatever your trust needs — investment management, financial and retirement planning, employee benefit plans, business valuation, succession planning or trust administration — PNC Bank can work with you to help your business well beyond tomorrow.

## Payroll Services



*Your payroll clerk isn't a tax expert.*

*You don't want to be either.*

**PNCBANK**  
PNC BANK, N.A.

**You know how much you pay your employees.**

**And you know how to write a check. If only payroll were that simple. But it isn't. And it seems to get more complicated each year — and with each new employee you hire. That's why more and more companies are looking to payroll services. Those services eliminate the time, expense and frustration of everything from preparing your payroll to calculating and filing your payroll taxes and more. All without your having to add a single on-staff employee to work with them.**

**Then there's the lost time that comes every payday as your employees rush off to deposit their checks.**

**PNC Bank offers payroll-related services that can help solve both problems.**

### **Payroll Processing**

We believe that the more financial services we can offer to your business the better. Even when it comes to services traditionally handled in-house. That's why we've joined with PAYCIEEX® to offer comprehensive payroll services for your business. The men and women of PAYCHEX are experts in payroll and payroll tax preparation. The result is payroll services that are accurate, completely confidential and cost effective. They should be. They handle payroll for some 200,000 other companies across the country. Whether you have one employee or several hundred, a payroll specialist will custom design a package that meets your needs. You can take advantage of assistance in:

- Payroll Preparation — To free-up the back office and reduce errors.
- Tax Payment — For automatic payment of payroll taxes.
- Human Resources Reporting — To help you manage your everyday tax reports.

### **Direct Deposit**

The last thing most employees want to do on payday is stand in bank lines. Now they don't have to. With our Direct Deposit service, each employee's pay is automatically deposited into their bank account — wherever they bank. It takes less time, less effort and less paperwork for everyone. And it eliminates delays that can happen if an in-house payroll clerk is slow in reaching every department. Whether as part of an overall payroll plan or by itself, Direct Deposit can make payday more pleasant for you and your employees.



### **How It Works**

Here's a step-by-step guide to Direct Deposit.

1. Two business days before payday, you supply payroll information in the way that works best for you: magnetic tape, direct transmission from your mainframe computer or PC, telephone, PAYCHEX. As an added benefit, before the payroll is processed, PNC Bank performs several quality control checks — including balancing the totals you provide.
2. Net pay is electronically transferred and deposited into employees' checking accounts on payday.
3. An offsetting debit is made to your business's payroll account.
4. On payday, you give each employee an earnings statement detailing all pay information (including gross pay, deductions and net pay deposited).
5. The direct deposit is confirmed in each employee's monthly bank statement.

### **How To Get Started**

The most important step in setting up a Direct Deposit plan is to let your employees know what it is and the benefits they'll enjoy by signing up. And that's exactly what they do — sign one simple authorization form telling us where their paycheck should be deposited. If you like, we'll help explain it to them and coordinate the authorization process. We'll even explain to them that we do a "test run" for each employee before the first actual pay period just to make sure everything is in order. That's all there is to it. We do the rest and you and your employees go back to the business of *your* business.

### **Payday**

Just as PNC Bank can offer some special personal banking services to you as a Business Account customer, we can offer your employees who choose Direct Deposit a special package of personal banking services. It's called Payday — and it's like an employee bonus that doesn't cost you anything extra. Your employees can take advantage of a package of free or discounted services including a checking account, banking machine and credit cards, and lower-rate loans.

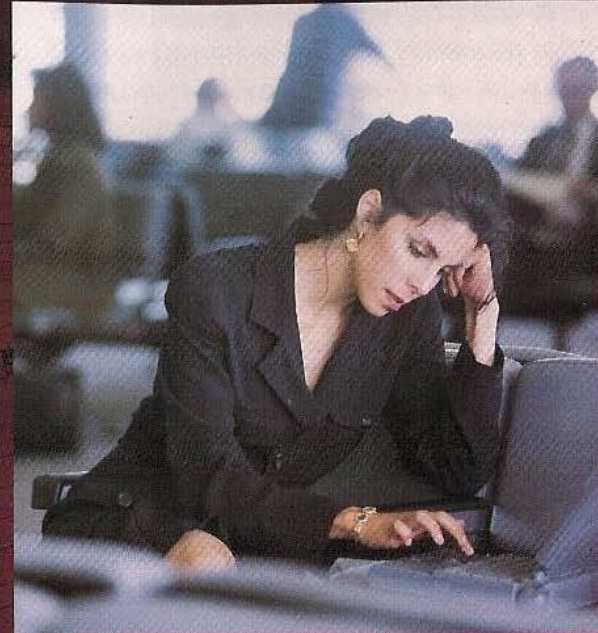
## Direct Deposit & Payday Benefits

	Employer Benefits	Employee Benefits
<b>Direct Deposit</b>	<p>Reduces the time and expense of preparing, signing, handling, reconciling and storing paychecks.</p> <p>Eliminates losses of productivity from employees depositing paychecks on company time.</p> <p>Increases payroll confidentiality.</p>	<p>Eliminates trips to the bank and standing in line to deposit paychecks.</p> <p>Eliminates the risk of lost or stolen paychecks.</p> <p>Money is deposited into employees' bank accounts wherever they bank, even if they are sick or on vacation.</p> <p>Money is available the morning of payday.</p>
	Employer Benefits	Employee Benefits
<b>Payday</b>	<p>Allows you to offer a fringe benefit to your employees at no cost</p>	<p>Employees who bank at PNC Bank receive:</p> <ul style="list-style-type: none"> <li>• A checking account with no monthly service charge.</li> <li>• No charge for MAC® transactions at all PNC Bank MAC banking machines.*</li> <li>• Visa® or MasterCard® credit card with no annual fee for the first year.**</li> <li>• Discount on approved PNC Bank installment loans with automatic deduction.</li> <li>• Discount on PNC Bank Mortgage closing costs.</li> <li>• No charge for first order of checks.</li> </ul>

\* Transaction fees may apply at non-PNC Bank banking machines.

\*\* All credit card accounts are subject to approval. In Delaware, accounts are provided by PNC Bank, Delaware and in all other states where offered accounts are provided by PNC National Bank, Wilmington, Delaware. Members FDIC.

## Cash Management



*Your cash is over here.*

*You need it over there.*

**You're in business to do what you do best. We're in business to do what we do best — and that's manage money. That's why it makes sense to let PNC Bank work with you to manage your money more profitably.**

To do just that, we offer a series of cash management services that helps you use your money more efficiently. They're not scaled down "big business" services or an adjusted personal finance approach. They're specially designed to address the cash management needs of community business. Which means we've kept them simple so that *you* don't spend unnecessary time managing your cash management program.

You can choose services that provide:

- Accurate and timely information about your current cash position.
- More efficient processing of receipts and disbursements from your business's checking accounts.
- Increased availability of funds.
- Reduction of the time spent managing your cash.

### **PINACLE® TAX**

Most of the time, tax day is a real hassle. With PINACLE® TAX, all it takes is one phone call, a Touch-Tone® telephone and one minute and your Federal payroll taxes can be automatically paid from your business checking account. They're accurate, they're on time and there's a confirmation notice to let you know everything's been taken care of. What there isn't is just as important — no check writing, no special trips to the bank, no hunting for tax coupons as the deadline nears.

**More control in less time. Now that's cash management that makes sense.**

### **Tape Or Transmission Output Option**

To save even more time, if your business has in-house reconciliation systems, you can receive account information on magnetic tape or by data transmission to update your records — automatically.

### **Account Reconciliation Plans**

If you have trouble facing the challenge of reconciling your personal checking account, chances are you really dread tackling your business account. But with a PNC Bank Account Reconciliation Plan you save time and money while reducing errors. No matter which plan you choose, you receive easy-to-read reports showing:

- checks paid (including check number, date and amount paid)
- stop payments
- miscellaneous debits and credits (including wire transfers)

Everything is itemized for your easy review.

Best of all, you receive your reports within ten business days of the end of your account statement cycle. And we'll provide the information in the way that best matches your internal bookkeeping system. It's such a time-saver you'll wish you had it for your personal account.

### **Lockbox Service**

The money your company earns doesn't do you any good until you can put it to use. PNC Bank's Lockbox Service can get it working faster by speeding up the time it takes to receive, process and collect the checks your customers mail to you.

### **How It Works**

Your customers mail their payments directly to PNC Bank's unique lockbox zip code. There's no time wasted while the Post Office sorts mail. It all comes to the lockbox where we pick it up 11 times a day — even on weekends. As soon as we pick up the payments, processing begins and the checks are deposited right away — often with same-day or one-day availability of the money. We even take care of sorting out items that are unacceptable for deposit and forwarding them to you for follow-up. Finally, we send you all the documentation you need — copies of checks, deposit tickets, tapes, other correspondence — to keep you on top of the money without the hassle of tracking it yourself.

### **PINACLE Information Reporting**

Not knowing your day-to-day cash position can present real problems in running a business. You need that information to make decisions to help your business succeed and grow. PNC Bank's PINACLE Information Reporting system gives you that information whenever you want it — 24 hours a day, 7 days a week — on-line. It's fast, simple and cost effective.

You choose from a menu of reports that are both comprehensive and flexible to show you where things stand the way you want to see it. And, to save even more time, we made sure that the procedures are simple, with lots of on-line help. You're never left with a question that wasn't answered. So, choose a terminal, Touch-Tone telephone or PC and get a handle on your company's cash.

### **Zero Balance Accounting**

Deciding how many bank accounts your business needs is a real dilemma. One account is simple but may not be flexible enough. Multiple accounts provide the flexibility you want but can make pinpointing your money pretty confusing. Our Zero Balance Accounting option lets you designate a parent account. Then, it maintains a zero balance in your other accounts and moves any excess cash into the parent account. You know where your money is — which lets you make better decisions about how to put it to use.

### Merchant Bank Card Services

You know from personal experience that more and more business is being conducted by credit card. Sometimes, not accepting them can send your customers to your competitors. The good news is that accepting credit cards can actually provide your business with better cash flow, increased profitability and greater customer service. The bad news is many businesses are afraid that accepting credit cards will complicate their procedures. That's why PNC Bank offers full-service Merchant Bank Card options for your business. We handle: clearing, competitive discounts, complete reporting, training and support for your employees, and efficient customer service for your accounts.

### International Services

While many small businesses build their success in their own neighborhoods, more and more often they grow to serve international markets. But working internationally provides unique challenges for businesses unfamiliar with that marketplace. Whether you're already looking to overseas markets or are planning to expand internationally in the future, PNC Bank business specialists are available to provide a complete range of services: advisory, paying and receiving. With your products and services and PNC Bank's experience and resources, there are new worlds of opportunities waiting for your business.

## Important Numbers

**For More Information about Business Products and Services, call the PNC Bank business number in your area:**

### In Delaware

1-302-429-2107

### In Indiana

1-812-288-1536

### In Kentucky

The Bluegrass  
1-502-281-0433

Hardin County  
1-502-769-7342

Louisville/Oldham County  
1-502-581-4922

### In Ohio/ Northern Kentucky

Cincinnati  
1-513-651-8745

### In Pennsylvania:

Camp Hill  
1-717-730-2219

Gettysburg  
1-717-334-2151 (ext. 211)

Hazleton  
1-717-450-7707

Hershey  
1-717-534-3272

### In Pennsylvania: (cont.)

Lehigh Valley  
1-610-820-4949

Mechanicsburg  
1-717-691-4048

Northwest Pennsylvania  
1-800-441-7576

Philadelphia  
1-215-585-6140

Pittsburgh  
1-800-342-2419

The Poconos  
1-717-476-5010

Scranton  
1-717-961-7385

State College  
1-814-231-1741

Wilkes-Barre  
1-717-831-2824

Williamsport  
1-717-327-6972