

BUSINESS

PNC Strategies

A Special Supplement to PNC Directions Magazine

PUSHING THE RIGHT BUTTONS.

The latest technology can help
you work faster and smarter.

FRANCHISE YOUR FUTURE
with someone else's proven concept.

STRIKING A BALANCE
between work and life.

PLUS | One word: plastic—Cards make life easier | Exit stage right—Retiring from your business

“Free business checking is good for my bottom line.”



PNC Free Business Checking

- 200 free transaction items per month
- No minimum balance
- No monthly maintenance fee
- Free online banking and bill pay

With Free Business Checking that's loaded with features, a relationship with PNC makes business banking easier.

Easy as PNC.SM



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Pushing the right buttons.



The latest technology can help you work faster and smarter.

A few years ago, a popular movie depicted a harried manager who had himself duplicated so he could do more in less time. It actually took four of him to get everything done. While real-life science doesn't provide business owners with that option, the good news is that pushing a button or clicking a mouse can save you hours.

Online beats in line.

Remember spending half a day running errands, looking for parking spots and standing in line at the bank? Today, online banking is the way to go. Now, in a matter of minutes, you can manage cash, review balances, pay bills and more. All you need is a computer and Internet access.

*Apple started in a garage.
Dell started in a dorm room.*

While you're online, you can also place orders, ship products, contact customers and check your competitors' web sites. Many companies, including Verizon®, Staples® and FedEx®, know how valuable your time is, and they want your business. That's why they all have user-friendly web sites geared to helping you get in, get done and get on with your day.

It's estimated that iTunes adds 1,000 new podcasts each week—we are becoming pod people.

Look, ma, no wires!

One of the latest, greatest things to happen for business owners is Wi-Fi, or wireless technology. Wi-Fi lets you go online without plugging anything in. Even many traditional industries are now using wireless technology. And there's no sign of slowing down—Wi-Fi is expected to continue growing by about 15% a year over the next five years.

A mid-sized construction firm in New Jersey has a wireless mobile network with laptops, tablet PCs, web-enabled cell phones and more. They've learned that faster communication enables them



to build homes in less time. That, along with a recent building boom, has given them a nearly 30% increase in annual revenue.

Wireless networks are great. But you need to understand the security risks and how you can make sure your wireless communications are secure.

Bill Gates scored 1590 on his SAT. Paul Allen, Bill's partner, scored a perfect 1600.

Power to go.

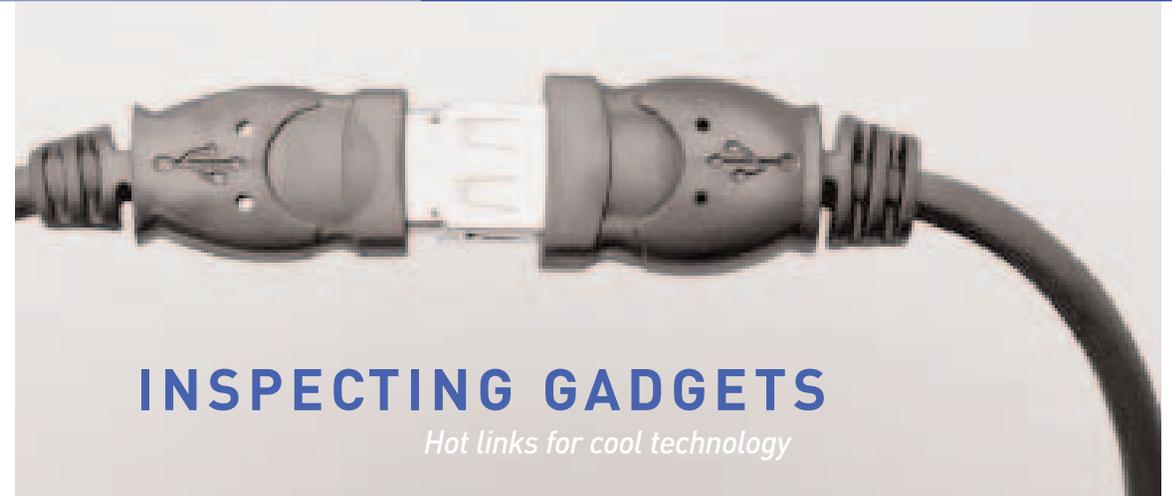
In the 1960s, television viewers thought it was ingenious when Maxwell Smart talked into his shoe-phone. They probably never imagined that computers would someday fit in your pocket. But they do, in the form of BlackBerry® telecommunication devices. And the once humble

telephone is now a tiny powerhouse that can browse the web, maintain a detailed calendar and more, from virtually any location.

Road maps once ruled the world of business people who drove along back roads in unfamiliar areas. Today, it's hard to lose your way when you have a global positioning system (GPS). Once a mainstay of the military, GPS devices are now cheap to buy, and many cars now have them already built into the dash.

Meanwhile, back in the office...

Copiers once took up a large space, and computer printers required their own desk or table. The newest generation of office equipment includes all-in-one printers, copiers and fax machines that are no bigger than your coffeemaker. At the same time, software packages continue to extend their capabilities, offering business owners new levels of efficiency and productivity.



INSPECTING GADGETS

Hot links for cool technology

BlackBerry® devices *Yesterday's PDAs on steroids. www.blackberry.com*

Microsoft® Office *The all-in-one suite that does the work of a staff just keeps getting more robust. www.office.microsoft.com*

QuickBooks® *This software will make your accountant's job—and yours—so much easier. www.intuit.com*

Nokia® 770 Internet Tablet *This truly portable tablet has an impressive widescreen display and intuitive interface for effortless online browsing. www.nokiausa.com/770*

Apple® iPod® *The world's most popular portable music-player also lets you listen to podcasts, view photos, even watch videos. www.apple.com*

SanDisk® Cruzer™ Titanium *This tiny, incredibly fast flash drive allows you to transfer up to 2 gigs worth of documents, pictures, music and video clips between computers with USB drives. www.sandisk.com*

Dragon NaturallySpeaking® 8 Professional *This software enables you to speak into your PC or digital recording device, and then generates text that's 99% accurate. www.nuance.com/naturallyspeaking/professional/*

Quiken is a registered trademark of Intuit, Inc.





Have it

your way.

Franchise your future with
someone else's proven concept.

Many years ago, a service station owner developed a tasty chicken recipe that he served to hungry travelers passing through Corbin, KY. However, in the early 1950s, a new interstate forced him to auction off his business. Soon, all he had was \$105 a month in Social Security checks—and his secret recipe, made from 11 herbs and spices.

So he began traveling across the country, cooking chicken for restaurant owners. If they liked it, a handshake deal was made on the spot. By 1964, Colonel Harland Sanders had more than 600 franchised outlets. Today, the chicken formerly known as Kentucky Fried is known and loved the world over.

Fiscally fit.

Virtually every franchise started as a good idea. Take Gary Heavin who dropped out of medical school when he could no longer afford it. He partnered with his wife to create a fitness center exclusively for women. In just ten years, Curves® had opened its 9,000th location. And there are plenty more stories where that came from.

Franchising 101

The U.S. Small Business Administration defines franchising as a “legal and commercial relationship between the owner of a trademark, service mark, trade name or advertising symbol and an individual or group wishing to use that identification in a business.”

There is a Starbucks in Myungdong, South Korea that is five stories tall.

Let's say a company has a franchise for sale. You'll need to pay a pre-set "asking price" for the rights to do business under the company's name and identity—and agree to operate the business within the terms of the franchise contract. Once the ink is dry, the franchising company provides you with goods or services to sell.

A hamburger by any other name.

Of course, when you own a franchise, it's important to maintain the integrity of the company's brand, identity and customer-focused attitude. To protect the company, and to ensure consistency across all franchised outlets—which is called the brand promise—a franchisor will provide you with detailed guidelines for operating the business and maintaining quality control.



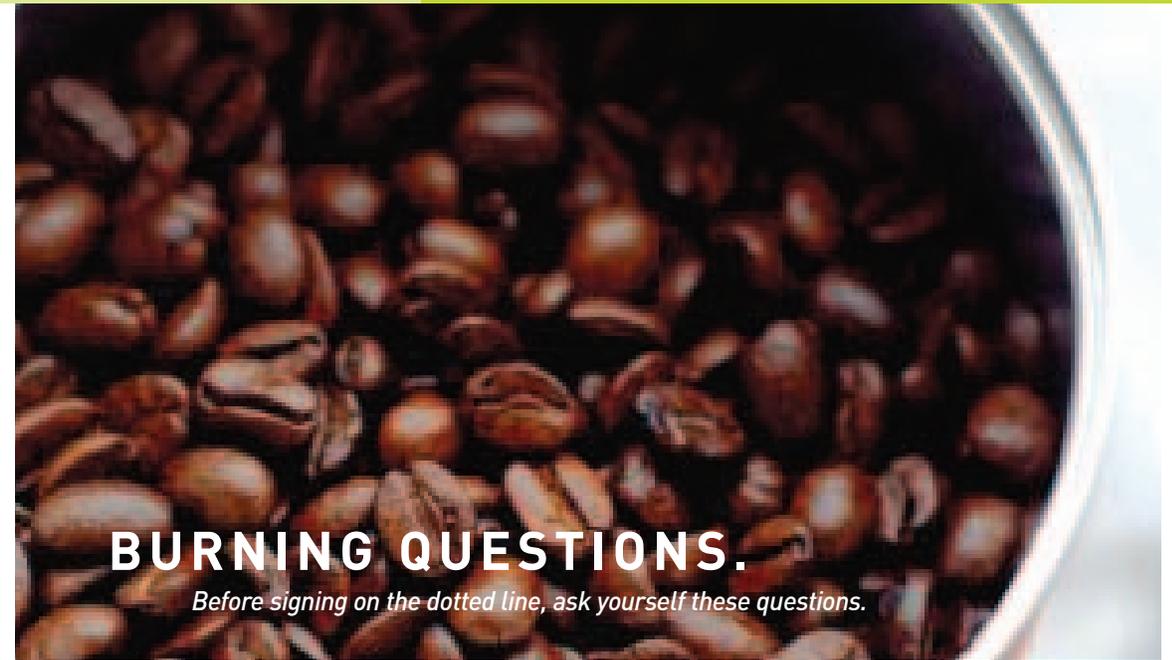
Ka-ching.

Depending on the type of franchise you want to buy, the cost could be substantial, even upwards of a million bucks. However, there are plenty of franchises around for under \$50,000, and some are much less than that. The top ten includes such familiar companies as Curves®, Jackson Hewitt® Tax Service and Merle Norman Cosmetics®.

On the other hand...

Maybe you're thinking, "I've already built a successful business—should I consider franchising it?" Franchise expert Mark Siebert provides some basic food for thought. For a franchise concept to work, it needs to meet some basic criteria, including credibility, uniqueness, marketability and teachability. And it has to provide at least 15 to 20 percent return on investment after you deduct a royalty.

7-Eleven registered the word "brainfreeze" in 1994 to communicate the painful joy of drinking a Slurpee.



BURNING QUESTIONS.

Before signing on the dotted line, ask yourself these questions.

- How much money do you have to invest, and how much can you afford to lose?
- Do you plan to purchase a franchise yourself or with partners?
- What types of franchises best fit your interests, skills and personality?
- Where will your franchise be located? Is there competition in the neighborhood?
- Do you have savings or other income to live on while starting your franchise?
- Is there a level of technical expertise or education you should ideally have? Do you have it?
- What specialized knowledge or talents can you bring to a business?
- How many hours are you willing to work?
- Is the franchise your primary source of income?
- Will you be happy operating the business for the next 20 years?

One word: plastic.

Credit cards make life easier for
for your business and your customers.

As a business owner, you probably have a bank-issued credit card. You know the convenience of buying things in a hurry and getting them quickly. Office supplies, computers, software, airline tickets and more. Swipe the card, get what you need and pay later. As a bonus, your receipts are all in one place, neatly organized for bookkeeping.



Swipe, swipe.

According to allbusiness.com, people like charging purchases for a lot of reasons. It eliminates the need to carry cash. It gives them the power to spend more money at one time and worry about paying the bill later. And it's a documented fact that impulse items move more quickly when people are paying with plastic. One estimate is that businesses lose up to 80 percent of impulse buys if they don't accept credit cards.

And, by the way, make sure you accept all cards—Visa®, MasterCard®, American Express® and Discover® are just four of the cards people carry.

Charge forward.

For you, credit card payments mean faster turnaround time on payments. You get the money within a few days instead of waiting for a check to clear or an invoice to come due.



And it's really easy to make your business credit card-friendly. Just open a merchant account with your bank. There's a nominal fee for processing each transaction. But it's small compared to the business you'll be growing once you provide customers with the convenience of paying with credit cards.

Early credit cards were made of celluloid then metal and fiber then paper and are now mostly, well, you know.

In 1950, the Diners' Club issued the first credit card (invented by Diners' Club founder Frank McNamara) in the United States American Express followed in 1958.

A la card.

Don't just accept credit cards. Use them when you buy for your business. They can provide a number of benefits.

- Keep business expenditures separate.
- Track expenses now, field questions later.
- Build a credit history.
- Get discounts and rewards on great stuff.
- Track your employees' individual spending.

ANY QUESTIONS?

There are a number of processors that will be happy to set you up for accepting credit cards. But take time to get to know the companies. And be sure to ask these questions.

What are your rates and fees?

All payment processors charge a percentage of the ticket price. You will also be charged a transaction fee. Since merchant accounts are usually priced vastly different from one another, compare estimates and discuss options with your representative.

Do you provide customized solutions?

Beware of one-size-fits-all packages! Otherwise, you may end up paying higher rates or investing in equipment you don't need. Credible processors will be glad to address your specific business needs.

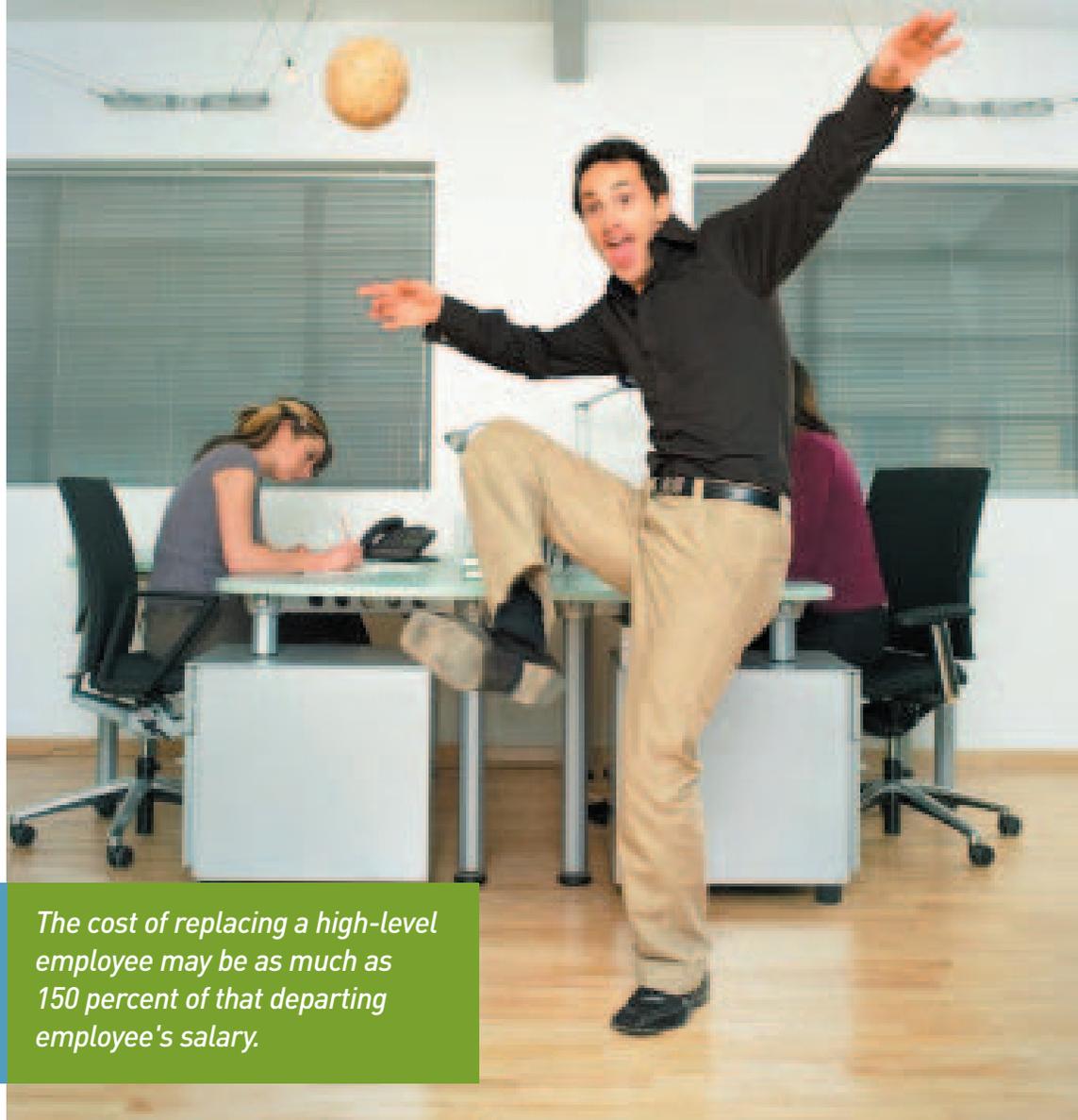
Will you enhance my cash flow?

Be sure to choose a processor that offers free funding within 24 to 48 hours—and fast, efficient customer service. Confusion, questions and technical problems can significantly reduce the cost-effectiveness of accepting credit cards. The ability to respond to your inquiries and correct issues quickly is essential.

Do you provide help with key record keeping?

Your processor should provide tools to help you track all activity. This includes deposits, chargebacks, retrievals and adjustments. An experienced processor can provide you with a choice of several, user-friendly reconciliation tools.

Yin & Yang.



The cost of replacing a high-level employee may be as much as 150 percent of that departing employee's salary.

Striking a balance between work and life.

Meet Sal Greco. Greco once worked as a humor consultant, making his living by helping companies find stuff to laugh about. He'd encourage employees to keep fun toys on their desks and wear clown noses when they got on the phone to call customers—that way, they had a smile in their voice. His premise was that fun and games made for happier, more productive employees.

Experts agree it's important to have a happy workplace. According to one trainer and coach, people who are lighthearted, having fun and are in good spirits are more likely to be successful. A positive mental attitude triggers physiological changes that enable employees to think more clearly and creatively. They're more relaxed, spontaneous, accepting of others and more likely to share their sense of humor.

In France, the law guarantees everyone five weeks of vacation, and most full-time workers get two full months.

Hard to hold.

How happy are the people who work for you? Do you treat them well and provide an enjoyable environment? If not, they may come to realize that better opportunities exist elsewhere—and leave you with a gaping hole in your workforce.

When a valuable employee leaves, the cost to your company is immeasurable. You may be losing a productive team player with a positive attitude. Or chasing away someone with innovative ideas that could have helped you grow your business.

Central perks.

Of course, great perks don't necessarily make an employee stay or leave a business. But, experts say, happier employees are usually more productive and more willing to go the extra mile.





One company provides free soda and juice drinks. Others offer in-house day care and free car washes. At a small insurance agency in Idaho, the staff plays ongoing games that revolve around their job descriptions. This makes coming to work both fun and personally profitable, since they win shopping mall gift certificates.

DIY benefits.

Over the past few years, flexible benefits have become a major perk at many companies. For example, maybe your spouse has better health insurance than you do. So you decline your personal health benefit in favor of, say, a better vision or dental plan.

We know the first water coolers appeared in the early 1900s. We don't know what workers talked about.

Perfect balance.

Once in a while, it's important to take time to regroup and refresh. A recent article in the *Pittsburgh Post-Gazette* described a growing trend among employees toward taking occasional, personal "mental health" days to run errands or recharge their batteries. Lori Rosen, an Illinois attorney and workplace analyst, says that many employers are offering flextime off or a set number of days that are available for their employees' use.

To keep employees happy, healthy and reduce turnover, companies of all sizes are respecting their staffers' needs for a balance between their work and personal lives—they're even establishing programs that focus on that balance.

Having fun yet?

Scott Miller of Kirk Miller & Associates, a soft skills training firm, suggests asking your employees what ideas they have to make the workplace more fun. "If your organization is results-driven, your people will enjoy and benefit from the fun they have at work and will not let the fun interfere with their productivity."



Maintaining your own balance

Business owners work long hours. That goes with the job. However, it's important to maintain a balance. Lonnie Pacelli, president of Leading on the Edge International (www.leadingonedge.com) and author of a book on work-life balance, provides these tips.

- Consciously and honestly decide **what's really important**. Establish priorities. Then work toward eliminating the gap between what you desire and what you do.
- **Make your calendar a life thing**, not just a work thing. Integrate important personal activities into it.
- Measure success in results, not hours. This can help you **find better ways to do things**, prioritize your work and get home in time for dinner.
- **Don't succumb to peer pressure**. Just because your friends may work 18-hour days doesn't mean you have to. Stay focused on meaningful results.
- Don't take on too much in your personal life. You don't have to cram a million things into your time away from the company. Do your **work and live your life in moderation**.

Exit stage right.

Retiring from the business you built requires careful planning.



Some people just love their jobs. When the late actor-comedian George Burns was nearing the century mark, he signed an extended contract to perform in Las Vegas. The Rolling Stones are still rocking like kids half their age. And Deion Sanders, pushing 40 and once retired from pro football, has returned to the game—as a player.

How long do you plan to hang in at your business? If you've been at it a while, maybe you're itching to sell the business, buy a boat and sail off into the sunset. Or maybe you want to reinvent yourself as a consultant or write a book on your area of expertise. When the time is right for you, how do you plan to retire from the business you built?

Go figure.

Just like when you started your business, you need a strategy for leaving it. As a starting point, the U.S. Department of Health and Human Services suggests asking yourself how much you think you'll need to retire comfortably.

Be realistic. Figure out what your income will be during the last full year you plan to work. To retire comfortably, you'll need about 70% of that. For example, if you expect your income to be \$40,000, you'll need about \$28,000 a year. Then adjust that figure based on the type of lifestyle you'd like to have. It costs more to buy, say, a villa in Italy than to go fishing at the local lake.

Now, multiply the annual amount above by what you expect your life span will be—the average is about 78 years. That's how much money you'll need for the retirement you want. So far, so good.

According to *Fly, Rod & Reel* magazine, the top fly-fishing retirement town is Hanover, New Hampshire.



Plan of attack.

Now, where will your retirement money come from? Understand that the cash you'll get for your business is just a starting point. It's only a fraction of what you'll ultimately need.

There are a number of investment vehicles for funding retirement. The three most common are Social Security; company pensions, profit sharing and 401(k) programs; and IRAs, annuities and other personal savings plans.

Uncle Sam kicks in.

But Social Security only provides about 40% of a person's income level before retirement. Since that's far less than the 70% mentioned, you'll need to have other investments.

Pension pennies.

A lot of business owners think they have to start with a 401(k), but you do have other options. Because small businesses tend to change in their needs as they grow, you might want to start with something small—a SEP, SIMPLE or Keogh—and then segue to a 401(k) later.

Roth for you?

With traditional IRAs, contributions are tax deductible and your earnings will grow without being taxed. A more recent option is the Roth IRA, which offers terrific flexibility.

There are limits on the contributions you can make to IRAs. And you have until each April 15 to make your IRA contribution for the latest tax year. Since tax laws are complex, you'll want to get expert advice before committing.



Product Guide

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- 25 > Value-Added Services

CASH FLOW

Arguably one of the most important parts of running a business is controlling cash flow—and to do that you need the correct banking tools.

Conducting Everyday Business*

We can help you choose the right checking account to handle your specific needs.

Free Business Checking¹

If you're a sole proprietor or a new business with a limited number of transactions or deposits and small monthly balances, this is a good choice for you. This account features no minimum balance requirement and no monthly maintenance fee and up to 200 combined transaction items per month.

Business Basic Checking¹

This account includes up to 300 combined transaction items free each month and a \$2,500 average monthly collected balance that makes it easy to avoid the monthly maintenance fee.

Business Enterprise Checking¹

For businesses with more deposit activity and larger cash deposits: up to 500 combined transaction items and up to \$50,000 cash deposited at no charge each month. There is no monthly maintenance fee when you maintain an average monthly collected balance of \$10,000.

¹ See PNC Bank's Business Checking Accounts and Related Charges for further information.

Analysis Business Checking¹

For businesses with high transaction volumes, substantial balances or multiple checking accounts. This account's per item pricing means you pay only for the services you actually use. Let the remaining high balance work for you. Analysis Business Checking features an Earnings Credit that lets you use your collected account balances to reduce or offset the monthly account maintenance and certain transaction fees.

Relationship Packages*

A wide range of business products, preferred pricing and priority service—all in one package that a business needs for smart money management.

Business Basic+ Plan¹

All the features of our Business Basic Checking account plus a place to invest excess cash and discounts on the products and services small businesses use most. Discounts on merchant services equipment and great rates or discounts on multi-term CDs, lines of credit and term loans, and free Bill Pay.

Business Enterprise+ Plan¹

A wise choice for growing businesses, this account has all the features of our Business Enterprise Checking to accommodate more frequent transaction activity. The plan provides attractive rates on a money market account, extra services and additional discounts on a variety of products, including two beneficiary checking accounts.

Treasury Enterprise Package¹

Not just a checking account, this package allows you to manage your cash efficiently, reduce your business's costs, improve cash flow and simplify your accounting. At a larger company, this package meets the needs for significant deposits, multiple checking accounts and the flexibility to invest excess cash deposits.

10 TIPS to retirement peace of mind

- 1 > Pay yourself first.
- 2 > Pay yourself regularly—there is no substitute for disciplined investing.
- 3 > Diversify your investments along the spectrum of risk vs. reward.
- 4 > Bring discipline to financial planning by acting as your own CFO.
- 5 > Set goals and measures for age of retirement and business success.
- 6 > Don't forget insurance for life, long-term care and disability.
- 7 > Develop a succession or liquidation plan.
- 8 > Don't over-estimate federal benefits like Social Security
- 9 > Start today—it's never too early or too late to plan for your future.
- 10 > If you can't get started, find help. If you can't devote the time, hire a professional financial planner.

To learn more about how a relationship with PNC Bank makes banking easier stop by any branch, call 1.877.BUS.BNKG or visit www.pncbank.com.

Keeping Liquid*

Liquidity – Cash you have on hand or assets that can be easily converted to cash now or in the near future.

Premium Business Money Market

The amount of money in your account determines your interest rate based on current money market rates—and rates can increase as your balance grows.

Business Lines of Credit²

Instead of waiting until your money is tight and you need financing, request a line of credit when things are going well. You'll have easy access by check and flexibility when it comes to rates, repayment schedules and secured, unsecured and overdraft protection options.

Business Sweep Checking¹

If you normally have more money in your business checking account than you need to cover your daily operating expenses, let that extra cash work for you with a sweep account. A sweep account allows you to keep enough money in your checking account to cover all day-to-day expenses and automatically invests any excess cash at the end of each day while maintaining the security of FDIC insurance to the maximum permitted by law.

Business Certificates of Deposit

Options include multi-term CDs with automatic renewal, variable-rate CDs and CDs that allow withdrawal of funds after the first seven days with no penalty. To give your business flexibility in managing its cash flow, we offer terms from as short as seven days to as long as 10 years.

Making & Collecting Payments

Improve your cash position by simply streamlining your systems for paying bills and collecting from your customers.

Merchant Services³

PNC Merchant Services[®] offers more than credit and debit card acceptance. Our solutions encompass traditional non-cash acceptance, gift cards, statement and reconciliation tools, e-commerce options, Electronic Check Acceptance[®] (ECA[®]) and more! Services are backed up with one-on-one customer service 24 hours a day, 365 days a year. Plus, you will receive funding within one business day when depositing into a PNC Bank account. Call 888-562-2300 today and ask for a complimentary analysis of your current processing statement to validate whether or not you are receiving the best rates for your business.

Bill Pay for Business

Pay business bills faster at less cost from any PC with Internet access. Spend less time writing checks, reordering checks and buying stamps. Take advantage of vendors who offer electronic delivery of invoices. Save time by downloading invoices and their payment history into popular business accounting programs. Best of all, it's free.

Treasury Management Services

PNC Bank offers an extensive array of Treasury Management Services to help you manage your company's cash flow and financial position, streamline business operations, gain better control and accelerate your collection processes.

Talk to us about electronic tax payment lockbox services, ACH, Wire Transfer, Zero Balance Account, Money Room Services and more.

Online Information & Reporting

Online Banking

Online Banking gives you free 24-hour access to your PNC Bank accounts, for a complete picture of your business finances. View your current day ledger and available balances, daily deposit account activity and transaction history for up to the two most recent statement cycles up to 90 days. See the status of your loan balances and verify payments. View images of cleared checks and deposit tickets up to 90 days. Transfer funds between your accounts, including draws on select lines of credit. Place stop payment orders and order copies of checks, deposits or statements.

PINACLE[®] Express

For growing businesses that need to expand their cash management, PINACLE Express provides an affordable and easy-to-use way to conduct your company's banking online. With a single sign-on, you have one-stop, 24-hour access to critical information and a variety of services that help you monitor and control complex cash management activities.

PINACLE[®] Web

When your business has grown enough to need sophisticated treasury management services, PINACLE Web provides our most sophisticated cash management tools. All the features of PINACLE Express are included, plus a selection of online cash management services from PNC Treasury Management.

Specialty Checking*

A selection of accounts for very specific industries and situations.

Non-Profit Checking

PNC supports the efforts of non-profit organizations with an account designed exclusively for them—featuring no minimum balance requirement and no monthly maintenance fee.

Analysis Business Checking with Interest

A qualifying business, non-profit, government agency or sole proprietor can open the account. This account has the features of Analysis Business Checking plus earns interest on the entire account balance. An Earnings Credit does not apply to this account.

IOLTA (Interest On Lawyers' Trust Accounts)

Specifically designed to manage funds for multiple clients. Interest earned on an IOLTA, less any permitted service fees, is forwarded to the state IOLTA board. No minimum balance or monthly maintenance fee.

Client Escrow Management Account

Managing and tracking client escrow accounts made easy. This account has one master account that can be linked to any number of individual client sub-accounts. Option to earn interest on client accounts. Account provides one detailed monthly statement and completed W-9s for all client accounts.

PERSONAL FINANCE

Personal Banking*

It's what you need to run your life right now. And cover what's going to happen later.

- Checking • Savings • Money Market Accounts and CDs • Mortgages and Home Equity Loans • Education and Personal Loans • Credit Cards • Online Banking

Investments**

This is the dream part. Where you see your kids dressed in graduation gowns. A second home on a rocky coast. Teeing off on the first fairway of your retirement.

- IRAs and Retirement Plans • Education Savings Plans • Brokerage Services • Mutual Funds • Annuities • Tax-Advantaged Investments • Individually Managed Portfolios

¹ All loans subject to credit approval and require automatic payment deduction from a PNC Bank business checking account. Origination and/or annual fees may apply.

Business Checking Features¹

PNC Bank will take the time to help you choose the right checking solution for your business to best match the features and pricing to meet your business needs.

Features	Business Enterprise+ Plan	Business Basic+ Plan	Business Enterprise Checking	Business Basic Checking	Free Business Checking	Non-Profit Checking	Analysis Business Checking
Combined Items (number of combined transactions included)	500	300	500	300	200	500	
Free unlimited teller visits and telephone calls	•	•	•	•	•	•	•
Free PNC Bank Business Check Card and purchase transactions	•	•	•	•	•	•	•
Free on-line banking and bill pay	•	•	•	•	•	•	•
Free additional checking account	2 Free						
Ability to avoid monthly maintenance fee by meeting balance criteria*	\$10,000	\$2,500	\$10,000	\$2,500	No balance requirement	No balance requirement	
Earnings credit rate used to offset fees							•
Bonus rates on select CDs	•	•					
Rate discounts on select business loans	•	•					
Check discounts	Discount	Discount				Free	
Merchant Services	Discounts on equipment and pricing	Discounts on equipment					
Access online cancelled check and deposit ticket images in current transaction detail view for up to 90 days	•	•	•	•	•	•	•

² Merchant services is subject to credit approval and provided by PNC Merchant Services, LLC or PNC Bank, N.A. Please speak with your representative for further details. PINACLE[®] is a registered trademark of The PNC Financial Services Group, Inc.

FINANCING

At PNC, we're always looking for ways to help our clients meet the challenges of running their businesses. When it comes to credit, that means providing flexible rates, easy repayment terms and maximum credit availability. We help you choose the right loan from a wide range of loan products, so we can match rate, term and other features for your business's particular situation and needs. Our lending philosophy is what truly sets us apart—our goal is to ultimately say “yes” as often as possible.⁴

Managing Cash Flow

A line of credit can help you manage the peaks and valleys of your cash flow.

Choice CreditSM for Business Line of Credit

An unsecured line of credit that puts from \$2,500 up to \$100,000 at your fingertips.⁵ Applying is easy and quick, with a simple application and a decision, in most cases, in one business day or less. Plus, you can access your funds online or by writing a check, or with optional overdraft protection for your PNC Bank Business Checking Account.

Business Equity Line of Credit

Provide some capital for your business by using the equity in your home or company building. Available in amounts from \$10,000 to \$1,000,000. Offers variable interest rate based on Prime Rate⁶ and a 10-year principal repayment. Easy online access or by writing a check.

Secured Line of Credit

Use your company's assets to free up cash. Because the line of credit is backed by the value of your business assets, inventory and receivables, it offers lower rates than unsecured options. Available in amounts from \$100,000 to \$1,000,000 and interest-only payments deducted automatically from your PNC business checking account.

Growing Your Business

Solutions for financing business expansion, the purchase of a business, equipment purchases or other major business expenses.

Choice CreditSM for Business Term Loan

Choose a fixed or variable term loan based on Prime Rate⁶ and a repayment schedule that best fits your situation. Payments are deducted automatically from your PNC Bank business checking account. Available in amounts from \$2,500 to \$100,000.

Business Equity Term Loan

Use the equity in your home or company building or both to get the cash you need. Payments are deducted automatically from your PNC Bank business checking account. Available in amounts from \$10,000 to \$1,000,000 and a repayment period of up to 20 years.⁷

Business Secured Term Loan

Use assets like accounts receivables and inventory to secure funding for equipment, machinery or other major expenses. Competitive fixed interest rates and a variety of repayment options are offered. Available in amounts from \$10,000 to \$1,000,000 and a term up to seven years.

Other Business Financing Needs

PNC also offers business credit solutions for specific borrowing needs—such as Commercial Mortgages and Business Vehicle Financing. Leasing options are available and offer your company the opportunity to procure equipment at a fixed rate for a fixed amount of time.”

SBA Loans and Other Government Business Loan Programs

The U.S. Small Business Administration (SBA) offers a number of loan programs, some of which are targeted to specific types of businesses, owners or opportunities. PNC Bank can help you choose the right program with the right features to meet your borrowing needs. Ask your business banker about SBA loans and other government business loan programs today.

Conducting Everyday Business

Manage routine expenses better.

Platinum PlusSM for Business MasterCard⁸

Keep business and personal expenses separate. Our Platinum PlusSM for Business MasterCard⁸ is a great way to manage and control travel, entertainment and other business expenses. Track expenses by category or employee.

Purchasing Card

A streamlined process for purchasing a variety of business goods and services. Reduces costs and paperwork associated with purchase orders and checks. Provides flexible spending limits, merchant controls and fraud prevention.

Business Credit Solutions

Need	PNC Solution	Loan Amounts	Features	Benefits
Short-term working capital, equipment purchases and general business needs	Choice Credit SM for Business	\$2,500 to \$100,000	Unsecured Line of Credit with check, telephone and online access and a variable interest rate based on the Prime Rate. ⁹ Or Term Loan with either a fixed interest rate or variable interest rate based on the Prime Rate. ⁹	Simple application and decision, in most cases, in one business day or less. Optional overdraft protection for your PNC Business Checking Account.
Working capital, equipment purchases, expansion and building improvements	Business Equity Loan	\$10,000 to \$1,000,000	Line of Credit secured by primary residence and/or owner-occupied commercial property, with check, telephone and online access and a variable interest rate. Or Term Loan secured by primary residence and/or owner-occupied commercial property with a fixed interest rate.	Equity in real estate you own – your home, your company's building or both, can be used to secure a longer repayment term and lower interest rate compared to other loan options.
Larger working capital needs, seasonal inventory purchases, equipment and machinery purchases	Secured Loan	Line of Credit \$100,000 to \$1,000,000 Term Loan \$10,000 to \$1,000,000	Line of Credit secured by business assets with check and telephone access and variable interest rate, based on the Prime Rate. ⁹ Or Term Loan secured by business assets with a fixed interest rate.	Leverage the value of your receivables, inventory and equipment to obtain larger loan amounts. Optional overdraft protection for your PNC Bank Business Checking Account.
Purchase or finance commercial property	Commercial Mortgage	\$50,000 to \$1,000,000	Loan secured by commercial property. Choice of fixed or variable rate.	Streamlined process to buy or refinance your company's building.
Purchase business vehicle	Business Vehicle Loan	\$10,000 to \$250,000	Loan secured by vehicle, with a fixed interest rate.	100% financing of new cars and trucks, 80% financing of used vehicles.

EMPLOYEE BENEFITS

PNC provides access to 401(k)s,[†] Simple IRAs, group insurance¹⁰ and our own Workplace Banking program—a program providing personal banking services and educational seminars to your employees at no cost to your company.

Talk to a PNC business banker about 401(k) plans today and discover a competitive edge in attracting and retaining employees.

BUSINESS INSURANCE

Protect your business. PNC provides access from simple, low-cost insurance packages for small businesses to more comprehensive, customized insurance solutions for businesses with more complex needs.¹⁰ Talk to your PNC Business Banker.

VALUE-ADDED SERVICES

Paychex[®]

PNC provides access to Paychex[®], the nation's leading provider of payroll processing services.¹¹ Paychex streamlines the administration of employee compensation programs and provides all the documentation necessary to keep your payroll system in compliance with state and federal requirements.

Check Card Rewards Program

Turn everyday business purchases into redeemable points for the rewards you want or need—just by signing your name. You can also earn points for online or electronic purchases. The choice is yours every time you use your business check card for a qualifying purchase when you enroll in Visa Extras.¹²

[†] Securities and brokerage services are provided by PNC Investments LLC. Member NASD and SIPC. A licensed affiliate of PNC Bank, NA. May receive compensation if you purchase.

⁹ Prime rate means the highest prime rate published in the “Money Rates” section of The Wall Street Journal for the last day of the preceding month.

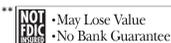
¹⁰ Insurance products and advice are provided by PNC Insurance Services Inc., a licensed insurance agency affiliate of PNC Bank, N.A. or by licensed insurance agencies that are not affiliated with PNC Bank, N.A. PNC Insurance Services Inc. will receive compensation if you choose to purchase coverage through this program. A decision to purchase insurance will not affect the cost or availability of other products or services from PNC Bank, N.A. The coverage can be purchased from any source of your choice.

¹¹ Payroll services are provided by Paychex, Inc. PNC Bank receives compensation from Paychex in connection with payroll services provided to PNC Banks' customers.

¹² Any signature-based purchase, phone or mail order purchase, or automatic bill payment made with an enrolled VISA card, which is processed or submitted through the VISA USA Transaction Processing System.

¹³ Standard account related charges still apply. There are fees for certain optional services available through online banking. Offers, products and prices subject to change.

*Bank deposit products provided by PNC Bank, National Association and PNC Bank, Delaware. Members FDIC.



Important Investor Information: Securities and brokerage services are provided by PNC Investments LLC, member NASD and SIPC. Annuities and other insurance products are offered by PNC Insurance Services, Inc., a licensed insurance agency.

⁴ “Prime Rate” means the highest prime rate published in the “Money Rates” section of The Wall Street Journal for the last day of the preceding calendar month.

⁷ 20-year term available with residential equity only.

⁸ PlatinumPlusSM for Business MasterCard provided by MBNA America Bank, N.A. Business MasterCard serviced and provided by MBNA America Bank, N.A.

[†] Leasing services provided by PNC Leasing, LLC.

⁴ All loans and lines of credit subject to credit approval and if applicable, require automatic deduction from a PNC Bank checking account. Origination and/or annual fees may apply.

⁵ \$175 annual fee applies to Choice CreditSM for Business Line of Credit.

“My business
needs capital.
I need a bank
that makes
it easy.”



With credit decisions on PNC Bank business loans in one business day or less,¹ and a wide range of loan solutions, including SBA loans, PNC Bank makes it possible for you to get the capital you need.

Easy as PNC.™



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All loans subject to credit approval.

¹Credit decision in one business day or less on loan requests of \$100,000 or less. PNC Bank, National Association.

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