



Raising up communities  
to be vibrant and strong.

## PNC COMMUNITY DEVELOPMENT BANKING

PNC's Community Development Banking group is a dedicated department of employees who work to boost the quality of life in low- and moderate-income (LMI) neighborhoods through financial education, consumer programs and community development lending and investing.

PNC helps to build strong communities and create financial opportunities for individuals, families and businesses through leadership, technical expertise, strategic investments and employee volunteerism.

If you're interested in learning more, visit [pnc.com/communitydevelopmentbanking](https://pnc.com/communitydevelopmentbanking).



# PNC COMMUNITY DEVELOPMENT BANKING

## LENDING AND INVESTING

For those who dream of building a better community, we respond with financing solutions that meet your needs.

We provide loans and investments to community-based organizations, for-profit developers, faith-based organizations or any group serving LMI individuals and communities having a community development purpose.

- > **Affordable Housing:** PNC provides financing to for-profit and non-profit developers to build and rehabilitate affordable rental and for-sale housing.
- > **Community Facilities:** PNC assists nonprofit organizations with financing for working capital or to upgrade their operations and provide a range of investments and alternative lending services.

PNC can also assist groups working with government agencies and locating other sources for technical, financial or investment support.

Innovative lending and investing products include the following:

- > Traditional real estate lending, with flexible terms
- > Tax-exempt bond financing
- > Various tax credit programs
- > Community Development Credit Union deposits
- > Letters of credit for bond financing
- > Opportunity Zone financing

\* All loans subject to credit approval.

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## FINANCIAL EDUCATION

For those who want to take steps toward their financial goals, we respond with opportunities for lifelong learning.

We offer financial education that helps individuals of all ages learn more about ways to take simple actions today that will help them with their daily and long-term money management. Our efforts support a lifelong learning process that ultimately makes it easy for people to make confident financial decisions to help them achieve their goals.

- > Financial Education Seminars for consumers, small businesses and nonprofit organizations
- > The PNC School Bank Program
- > Foundation Checking with Foundations of Money Management
- > U.S. Department of Treasury Bank On Programs
- > Individual Development Account (IDA) Programs
- > PNC Homebuyer Education Program (HEP)