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customer deposits in the united states banks are required to retain 10 of the customer deposits as reserves while using the other 90 to provide loans banking credit card automobile loans mortgage and home equity products are provided by bank of america n a and affiliated banks members fdic and wholly owned subsidiaries of bank of america corporation credit and collateral are subject to approval terms and conditions apply this is not a commitment to lend pnc personal banking change the way you bank take your next step with pnc virtual wallet checking savings and financial tools designed to go wherever you do learn more apply products services explore and apply online checking credit cards savings mortgage retirement auto loans financial wellness our online banking security uses advanced encryption and monitoring technology to ensure your money stays safe and secure and to keep your personal information confidential we have strict policies and procedures in place only you have access to

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