



April 11th, 2010

Mr. James E Rohr CEO
PNC Financial Services Group
One PNC Plaza
249 Fifth Avenue
Pittsburgh, PA 15222

Dear Mr.Rohr,

I am copying this letter to your entire executive management team. Ohioans For Concealed Carry, the state of Ohio's largest non-profit organization representing the interests of Ohio's lawful firearms owners, has recently become aware of the fact that this past weekend's re-branding of National City Bank branches to PNC Bank have come with signs at your doors indicating that carrying a firearm for self-defense is prohibited – **this is a drastic change in policy from National City Bank that impacts customers.**

PNC seems to be priding itself in the media on the fact that employees at these braches have remained the same and customers should be happy to work with the same staff. However, PNC seems to have missed the fact that National City Bank historically adopted a position of not prohibiting concealed handgun licensees from entering their branches – or approaching their ATMs while armed.

Since the adoption of concealed carry in Ohio nearly six years ago this organization has aggressively promoted National City Bank as the bank of choice for Ohio's gun owners. We maintain business checking, savings, and merchant accounts for our non-profit organization as well as our political action committee. Last year the State of Ohio posted a record number of new concealed handgun licenses issued in a single calendar year – nearly 60,000 Ohioans – bringing the total of licensees over 200,000 people who will now see that PNC wishes to be added to list of businesses to avoid in Ohio.

When we moved to National City Bank our account manager helped us receive assurance from NCB's executive management that they would not post their banks as you have. In fact, when we reported stray managers posting signs they were promptly removed. This change of policy is unacceptable.

Ohioans who carry concealed have never committed a felony, never been convicted of **any** drug offense, have no mental defects or disabilities, and have passed a criminal background check. Why would you exclude this class of person from entering your establishment to bank?

As I am sure you are aware, federal law does not prohibit concealed handguns in private banking institutions. With respect to liability under Ohio law, nothing changes if you post a sign or maintain the policy that National City Bank adopted. A policy that served them and their customers well for years. If you do post a sign, as some of your competitors have, I can assure you that it tells the potential armed robbery suspect: *Nobody in here is in a position to harm you, come on in and take what you want.*

Our organization would rather establish a working relationship with PNC Financial Services that allows us to extend offers to our membership, much like you do with large employers, instead of taking an approach of encouraging Ohio's gun owners to withdrawal their funds, cancel their credit cards, and bank elsewhere – a trend I can promise you has already begun this weekend based on our web forums.

We are receiving "branch posted" reports by the hour – I am encouraging you to make a decision quickly because once the gun owner community rings this bell it won't be easy for us to reverse PNC's decision, especially in light of the fact that there are many other options in Ohio for gun owners to consider.

Sincerely,

Jeff Garvas, President
Ohioans For Concealed Carry, Inc.