

# Executive Profile



## THOMAS S. KUNZ SENIOR VICE PRESIDENT THE PNC FINANCIAL SERVICES GROUP

Thomas S. Kunz is senior vice president and director of Payments and e-Business for The PNC Financial Services Group. He is responsible for managing PNC's enterprise payments strategy and the online channel pnc.com.

A 25 year veteran of PNC, Kunz joined Pittsburgh National Bank (predecessor to PNC) in 1983 as a product manager in Retail Banking. Prior to being named to his current position, he was the director of Strategic Planning and Analysis in October of 1998. His responsibilities included strategic planning, competitor and industry analyses. In this role, he reported to the Office of the Chairman. Prior to that, Kunz was senior vice president and manager of Electronic Banking for PNC from 1992 through 1998. He was responsible for the bank's network of self-service ATMs, debit card products, electronic payments and online/Internet banking. Kunz was also responsible for PNC's merchant services joint venture with First Data and PNC's ownership interest in Electronic Payment Systems, Inc. (EPS). Kunz was named director of e-Business in 2000 and assumed the Payments role in 2003.

Kunz serves as a director on the PayCo board of The Clearinghouse (TCH), the largest electronic payments processor in the U.S.

Kunz is a graduate of the University of Pittsburgh where he received his B.A. in economics and political science and earned an M.B.A in finance and accounting.

### Title

Senior Vice President  
The PNC Financial Services  
Group

### Responsibilities

Manages PNC's enterprise  
payments strategy and the  
online channel pnc.com.

### Corporate Leadership

> The Clearinghouse (TCH)

# Executive Profiles



**MICHAEL S. LEY**  
**VICE PRESIDENT**  
**THE PNC FINANCIAL SERVICES GROUP**

Michael S. Ley is vice president of Payments and e-Business for The PNC Financial Services Group. Ley has served as the project lead with responsibilities for strategy, design and execution for both Virtual Wallet and Virtual Wallet Student. In addition, he is responsible for on-line strategy, design and product management for the Gen-Y segment and other innovation initiatives.

Ley joined PNC in 1996, and is a graduate of Grove City College where he received his bachelor's degree in business administration and marketing.



**NICKOLAS P. CERTO**  
**SENIOR VICE PRESIDENT**  
**THE PNC FINANCIAL SERVICES GROUP**

Nickolas P. Certo is senior vice president and manager of University Banking for The PNC Financial Services Group. Certo is responsible for the implementation and management of sales strategies for University Banking along with leading relationship development efforts with students and universities. As part of the PNC team involved in hands-on research to gain the perspective of parents and students, Certo also had an integral role in the design and development of Virtual Wallet Student.

Certo joined PNC in 1981. He earned his bachelor's degree in economics from Washington and Jefferson College, and is involved in the community as a board member for a local non-profit, A Second Chance, Inc.



**JODY B. LEIDIGH**  
**VICE PRESIDENT**  
**THE PNC FINANCIAL SERVICES GROUP**

Jody B. Leidigh is vice president and channel manager of Workplace and University Banking for The PNC Financial Services Group. Leidigh is responsible for managing marketing, communications, profitability and product development and the implementation of product features for university and workplace banking relationships. She was also part of the PNC team conducting research and interviews with parents and students to gain insight for the design and development of Virtual Wallet Student.

Leidigh joined PNC in 1992, and is a graduate of the University of Pittsburgh, where she earned her bachelor's degree in English.