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Thread: [PNC Bank Teams Up with Coinbase to Launch Crypto Trading](#)

JoseMar - July 22, 2025, 2:24 pm

PNC Bank Teams Up with Coinbase
to Launch Crypto Trading

PNC Joins the Chat

It's always funny how these big institutions pretend to be skeptical of crypto until, suddenly, they're not.

PNC Bank, the sixth largest bank in the US, just announced they're teaming up with Coinbase. That means clients (we're talking everyone from boomers with retirement funds to mid-size companies) will soon be able to buy, sell, and hold crypto straight from their bank accounts. No Coinbase login, no awkward transfers. Just... click a few buttons and boom, you're a crypto investor.

This is being done through Coinbase's "Crypto-as-a-Service" platform, which sounds like a Silicon Valley name generator had a slow day. Still, it's effective. PNC gets the tools. Coinbase gets access to a traditional finance playground.

There's a quote from PNC's CEO, something about speeding up access to "crypto financial solutions", which is corporate for "we know people want crypto, so we're doing this before they go elsewhere." Honestly? Fair move.

The Timing Isn't Random

This announcement comes just after the U.S. passed the GENIUS Act, a new law that lays out how stablecoins should be issued and regulated. It's not a total free-for-all anymore, but it's also not the Wild West it used to be.

So it's not a coincidence that right after this law passes, you've got a list of banks suddenly announcing crypto moves. JPMorgan, Citigroup, Bank of America... and now PNC.

Feels like someone flipped the "okay now" switch in a boardroom.

Even if you're not into legislation, you can feel the shift. Before this, crypto felt like something banks didn't want to admit they were watching. Now it's like they're all racing to be first in line, just not too early, so they don't look desperate.

It's almost like when your one friend waits to buy the new iPhone until three people in the group chat already have it. No risk, just vibes.

Why It (Kind of) Matters

You might be thinking: Okay, cool, a bank's offering crypto. So what?

And yeah, on a surface level, this isn't exactly earth-shattering if you're already deep in the space. But from a systems perspective, it's another line on a growing chart.

Think about it: PNC had over \$421 billion under management last quarter. That's money sitting in a traditional finance vault. Now some of that gets exposure to digital assets, probably in carefully measured doses, with disclaimers and hand-holding. Still, it's a pipeline.

You know those moments when your mom goes from saying "Bitcoin is a scam" to "How do I buy some?" This is the banking version of that.

And honestly, it makes crypto seem less like a moonboy casino and more like part of the actual economy, which is exactly what regulators and big players want, even if that kills a bit of the fun.

What's Next?

The ripple effect (no pun intended) is that other banks are going to watch this rollout like hawks. If PNC doesn't blow up or face some PR disaster, it's only going to accelerate things.

Coinbase, for its part, gets to look like the infrastructure play. Not just a place to buy tokens, but the backend for legacy finance to lean on. Not bad for a company that was being dragged through regulatory mud not that long ago.

So now we're kind of at this inflection point. Crypto isn't just pushing into the mainstream, it's being absorbed by it.

Is that good? Depends on who you ask. Some people think this ruins the whole point of decentralized finance. Others see it as a sign of validation, or at least survival. Maybe both things are true.

There's something weirdly anticlimactic about watching institutions adopt something that used to be rebellious. Like when Hot Topic started selling Nirvana shirts.

But at the end of the day, people still listen to the music.

New entry for [7](#)contest?

? Big shoutout to [6](#) for making this even more exciting?

Hey guys, check this out.?

[DemonAsylum](#) [Immortal](#) [I N C R E D I B L E](#) [itcorp](#) [Jen vyactor](#) [Dystortion](#)

This isn't the end of anything. It's not even really the beginning.

It's just one more brick laid in a road that probably leads to a world where "crypto" doesn't feel like a separate thing anymore. It's just... part of finance. Maybe even boring someday.

And yeah, that kind of sucks in a way. But it also means it's real now.

So if you've been here for a while, you're early. Still.

Just not for much longer.

Tor - July 22, 2025, 2:26 pm

The thread looks amazing with the new css templating. Also thanks for the info.

JoseMar - July 22, 2025, 2:31 pm

(Jul 22, 2025 02:26 PM)Tor Wrote: [\[CITE\]](#) The thread looks amazing with the new css templating. Also thanks for the info.

Yes, that's right, [I](#) did an amazing job with this new css templating. It's honestly really impressive. Also, I appreciate you taking the time to check out my thread.?

6 - July 22, 2025, 8:00 pm

Will PNC bank also support crypto on chain withdrawals and deposits or will it just be used for investments?

JoseMar - July 23, 2025, 12:09 am

(Jul 22, 2025 08:00 PM)6 Wrote: [\[CITE\]](#) Will PNC bank also support crypto on chain withdrawals and deposits or will it just be used for investments?

PNC's crypto feature is for buying and holding only, no on-chain deposits or withdrawals. It's just investment exposure through Coinbase, not real self-custody.