

Virtual Wallet Student Spend Statement

PNC Bank





For the period 03/31/2020 to 04/29/2020

BRYCE FOLSOM
5043 GOLFBROOK DR
STONE MOUNTAIN GA 30088-2809

Primary account number: 54-2485-8759


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Number of enclosures: 0


 For 24-hour banking, and transaction or interest rate information, sign-on to
 PNC Bank Online Banking at pnc.com
For customer service call 1-888-PNC-BANK
Para servicio en español, 1-866-HOLA-PNC
Monday - Friday: 7 AM - 10 PM ET
Saturday & Sunday: 8 AM - 5 PM ET

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service

 PO Box 609
Pittsburgh, PA 15230-9738

 Visit us at pnc.com

 TDD terminal: 1-800-531-1648
For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION

Effective June 26, 2020, we are changing the "Disclosures of your Rights and Obligations" section of the Consumer Electronic Funds Transfer Disclosure Statement found in your Virtual Wallet Fine Print "What You Need To Know" ("Agreement"). Specifically, starting June 26, 2020, the below provision will apply to both PIN and non-PIN unauthorized transactions. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

THE FOLLOWING PROVISION WILL BE EFFECTIVE STARTING JUNE 26, 2020:

Consumer Electronic Funds Transfer Disclosure Statement

Disclosures of your rights and obligations

Consumers' Liability for Unauthorized Transactions

Contact information for reporting lost or stolen cards is provided at the end of this statement.


Tell us AT ONCE if you believe your card and/or Personal Identification Number ("PIN") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your checking or savings accounts to which you have access, plus your maximum overdraft line of credit or the balance in any other account connected to your account for overdraft protection. If you tell us promptly after you learn of the loss or theft of your card or an unauthorized transaction, you will not incur any loss or liability if someone used your card or made a transfer without your permission. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the transfer if you had told us in time.

- a. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- b. Our business days include every day except Saturday, Sunday and a federal holiday.
- c. If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your checking or savings account without your permission, call the phone number or write to the address shown at the end of this disclosure statement.

How to notify us in case of errors or questions about your Electronic Transfers

For PIN and Non-PIN transactions, ATM transactions and/or banking machine disputes and electronic check conversions:

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> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

For Online Banking services and/or Online Banking through Quicken® disputes:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

> Email us: service2@pncbank.com

> Write us: PNC Bank Debit Card Services

500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

For ACH transaction disputes:

> Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

If your card is lost or stolen, notify us immediately by calling 1-888-PNC-BANK (1-888-762-2265).

PNC EXPRESS FUNDS EXPANDS TO THE PNC BRANCH BANKING NETWORK

Currently, PNC Express Funds is available through the PNC ATM and Mobile channels, and we've now expanded this service to include deposits made at our PNC Branch Banking Network.

PNC Express Funds is an optional service providing immediate availability to qualifying check deposits. If your deposit qualifies for this service, you will now be offered the option at the PNC Branch, for a fee, to receive immediate availability of the deposit for purchases and/or withdrawals.

The fee for PNC Express Funds is 2% of each check amount over \$100. For any check amount from \$25 to \$100, a \$2 fee will apply to each check. If the check is returned due to insufficient funds, PNC will not debit your account.

See the PNC Funds Availability Policy for details on funds availability and cut off times.

Cyber Security Awareness

Do you know what to do if you receive a fraudulent email, text or phone call that appears to come from PNC? Forward the message to PNC at abuse@pnc.com. If you responded to a fraudulent text or email, clicked on a link, opened an attachment and/or disclosed personal information, immediately change your online banking password, using another device if possible. Then contact PNC Bank's Online Banking Team at 1-800-762-2035, select 1 for personal account or 2 for a business account, then select option 3.

Virtual Wallet Student Spend Account Summary

BRYCE FOLSOM

Account number: 54-2485-8759

Overdraft Protection Provided By: XXXXXX8767
XXXXXXXX8775

Overdraft Coverage

- Your account is currently

Opted-Out.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,517.55	1,027.00	2,339.32	205.23
		Average monthly balance	Charges and fees
		906.98	1.64

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Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	14	10
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
3	3	0

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Returned Item Fees (NSF)	.00	36.00
Total NSF/OD Refunds	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
04/07	150.00	Zel From Folsom, Charles
04/14	22.00	Zel From Kianna C Morgan
04/20	450.00	Zel From Folsom, Charles
04/20	250.00	Zel From Folsom, Charles
04/27	25.00	Zel From Grier, Talani
04/29	130.00	Zel From Terronne Prescod

There were 6 Deposits and Other Additions totaling \$1,027.00.

Banking/Debit Card Withdrawals and Purchases


Date	Amount	Description
03/31	2.35	1345 Debit Card Purchase Professional Parking M
03/31	2.35	1345 Debit Card Purchase Professional Parking M
03/31	1.61	1345 Debit Card Purchase Fdy*Instagrowing.Net
03/31	17.44	POS Purchase Wm Supercenter Atlanta Ga
03/31	49.01	POS Purchase Vape Spot Llc Atlanta Ga
03/31	.05	International POS Fee Vis 0330 Ua
04/01	11.18	1345 Debit Card Purchase Qt 780 Decatur Ga
04/01	1.99	1345 Debit Card Purchase Buzzoid Internet No
04/01	10.47	POS Purchase M Street Corne Atlanta Ga
04/01	.06	International POS Fee Vis 0330 No
04/02	97.98	POS Purchase Kroger 346 Atlanta Ga
04/02	27.34	POS Purchase Wal-Mart Super Atlanta Ga
04/03	200.00	ATM Withdrawal 75TH Fifth Street Atlanta Ga
04/06	5.40	1345 Debit Card Purchase Checkers 3080 Decatur
04/06	8.09	1345 Debit Card Purchase Chevron 0381149 Atlan
04/07	87.00	1345 Recurring Debit Card Gotham Club Llc
04/10	31.96	1345 Debit Card Purchase Chevron 0053064
04/10	3.55	1345 Debit Card Purchase Chevron 0053064
04/13	47.15	1345 Debit Card Purchase Aliexpress.Com London

There were 3 Banking Machine withdrawals totaling \$1,200.00.

There were 10 Debit Card/Bank card PIN POS purchases totaling \$235.18.

There were 18 other Banking Machine/Debit Card deductions totaling \$218.35.

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Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
04/13	5.09	POS Purchase Shell Service Atlanta Ga
04/13	1.41	International POS Fee Vis 0409 Gb
04/14	7.06	POS Purchase Shell Service Atlanta Ga
04/15	4.08	1345 Debit Card Purchase Buzzoid Internet No
04/15	6.66	POS Purchase Shell Service Atlanta Ga
04/15	.12	International POS Fee Vis 0414 No
04/16	6.68	POS Purchase Kroger 346 Atlanta Ga
04/20	8.25	1345 Recurring Debit Card Dri*Avid Technology
04/20	7.45	POS Purchase Shell Service Atlanta Ga
04/21	1.75	1345 Debit Card Purchase USA*Five Star Food
04/24	800.00	ATM Withdrawal 75TH Fifth Street Atlanta Ga
04/24	200.00	ATM Withdrawal 75TH Fifth Street Atlanta Ga

Online and Electronic Banking Deductions

Date	Amount	Description
04/02	20.00	Zel To Oluwaseyi Olusoga
04/07	12.79	Web Pmt Single - Funds Robinhood 140816554
04/20	383.00	Zel To Leonardo Freixo
04/20	160.00	Zel To Idris James
04/23	110.00	Zel To Idris James

There were 5 Online or Electronic Banking Deductions totaling \$685.79.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/31	1,444.74	04/07	1,112.44	04/15	1,027.36	04/23	1,050.23
04/01	1,421.04	04/10	1,076.93	04/16	1,020.68	04/24	50.23
04/02	1,275.72	04/13	1,023.28	04/20	1,161.98	04/27	75.23
04/03	1,075.72	04/14	1,038.22	04/21	1,160.23	04/29	205.23
04/06	1,062.23						