

# Virtual Wallet Student Spend Statement

PNC Bank




Primary account number: 54-2485-8759


Page 1 of 4

Number of enclosures: 0

For the period 03/31/2021 to 04/29/2021

BRYCE FOLSOM  
5043 GOLFBROOK DR  
STONE MOUNTAIN GA 30088-2809

 For 24-hour banking, and transaction or interest rate information, sign-on to

 PNC Bank Online Banking at [pnc.com](https://pnc.com)


For customer service call 1-888-PNC-BANK

PNC accepts Telecommunications Relay Service (TRS) calls.


Para servicio en español, 1-866-HOLA-PNC

**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](https://pnc.com)

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## Low Cash Mode:

PNC is rolling out a new experience for Virtual Wallet Student Spend accounts called Low Cash Mode. Low Cash Mode is a set of account tools that will become available in the PNC Mobile App(1) for your Virtual Wallet Student Spend account. This new experience includes overdraft pricing changes and Extra Time to fund your account when it is overdrawn (refer to details below). These pricing changes and Extra Time will become available to all Virtual Wallet Student Spend accounts on April 1, 2021.

The Extra Time Clock, Payment Control, and enhanced alerts will become available in the PNC Mobile App during the months of April or May, 2021. You will know these tools are available on your account when you see a "To Do" notice with the title "Introducing Low Cash Mode" above your account summary in your PNC Mobile App.

Please note that Low Cash Mode is not available for use with your Reserve or Growth accounts at this time.

Here's what you can expect:

When you see a "To Do" notice above your account summary in your PNC Mobile App, you will be able to view the Low Cash Mode experience and start using the tools in the PNC Mobile App. Low Cash Mode includes:


- > The option to set up an enhanced set of alerts;
- > Extra Time to fund your Virtual Wallet Spend account before Overdraft Item fees are assessed;
- > The Extra Time Clock, to let you know how much Extra Time you have remaining;
- > A "Payment Control" feature to allow you to review and manage pay/return decisions on certain check payments and items that are processed through the Automated Clearing House (ACH), payments made using your Virtual Wallet Spend account and routing number, when your account is overdrawn.

Low Cash Mode includes changing the maximum number of overdraft (OD) Item fees on your Spend account from 4 to 1 per day, and no fees will be charged for Items returned for Non-Sufficient Funds (NSF) on your Spend account. These fee changes, including Extra Time will take effect April, 1, 2021. The existing fee structure, without Extra Time, remains in effect for your Reserve and Growth accounts, which means that for OD and NSF items in your Reserve and Growth accounts, you will be charged \$36 per OD/NSF item up to a maximum of 4 items per day.

Please review the Low Cash Mode Terms and Conditions and the PNC Virtual Wallet Student Features and Fees that outline

OD/NSF fees for your Spend, Reserve, and Growth accounts. You can review the Low Cash Mode Terms and

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Page 2 of 4

Conditions and the PNC Virtual Wallet Student Features and Fees at [pnc.com/studentterms](http://pnc.com/studentterms). If you are a customer who receives paper statements, a summary of the fee changes and a copy of these terms and conditions will be mailed to you. More information about Low Cash Mode and these documents are available at [pnc.com/lcm-service](http://pnc.com/lcm-service).

Visit [pnc.com/mobile](http://pnc.com/mobile) for more information about downloading and using the PNC Mobile app.

(1) A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.

## IMPORTANT ACCOUNT INFORMATION FOR ALL CONSUMER SAVINGS & MONEY MARKET CUSTOMERS

The information below amends certain information in our Consumer Schedule of Service Charges and Fees (Schedule) and our Virtual Wallet Features and Fees (Schedule). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective June 13, 2021, the Transaction Limit Fee will be \$3.00 per transaction in excess of the permissible number of transactions from a savings or money market account within the monthly service charge period.

If you make more than a total of six (6) transfers each service charge period from a savings or money market account to other accounts (including transfers to another account for overdraft protection) or to third parties by check, through point-of sale purchase transactions or similar debit card transactions, by pre-authorized or automatic agreements, telephone, online or similar order payable to a third person, fees will apply. See your account agreement and fee schedule for more information. Other limits may apply to your account. We reserve the right to suspend enforcement of these transaction limitations, at our discretion. If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the Customer Care Center at 1-888-762-2265.

## 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
320.86	1,383.00	1,698.88	4.98
		Average monthly balance	Charges and fees
		206.95	.21

### Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	28	10
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

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Page 3 of 4

## Activity Detail

### Deposits and Other Additions

Date	Amount	Description
04/01	500.00	Zel From Charles Folsom
04/06	33.00	Zel From Kianna C Morgan
04/07	300.00	Zel From Charles Folsom
04/19	200.00	Zel From Kianna C Morgan
04/20	350.00	Zel From Juan Herrera

There were 5 Deposits and Other Additions totaling \$1,383.00.

### Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
04/01	7.41	POS Purchase Shell Service Marietta Ga
04/01	15.35	2514 Debit Card Purchase BP#8982845Redan BP
04/02	91.54	2514 Debit Card Purchase Taki Japanese Steak
04/05	13.25	2514 Debit Card Purchase Starbucks Store 11873
04/05	23.30	2514 Debit Card Purchase Kims Care Kleeners
04/05	13.42	POS Purchase Racetrac548 Marietta Ga
04/05	19.00	2514 Debit Card Purchase Expedia 72080716928054
04/05	211.20	2514 Debit Card Purchase American Air0017553220
04/05	10.59	POS Purchase Minks Package Marietta Ga
04/05	24.37	POS Purchase Cloud 9 Smoke Marietta Ga
04/05	23.45	POS Purchase Kroger Co 330 Marietta Ga
04/06	46.82	2514 Debit Card Purchase Cheesecake Cumberland
04/07	12.50	2514 Debit Card Purchase Big Rock Amusements
04/07	13.64	POS Purchase Kroger Co 330 Marietta Ga
04/08	37.90	2514 Debit Card Purchase Copelands Of New Orlea
04/08	17.84	2514 Debit Card Purchase Ku VA Restaurant & Bar
04/09	44.96	2514 Debit Card Purchase Another Broken Egg - 1
04/09	56.95	2514 Debit Card Purchase American Air0010628245
04/09	30.00	2514 Debit Card Purchase American Air0010267004
04/09	11.01	2514 Debit Card Purchase Miami Airp Wendys Mia
04/12	22.89	POS Purchase Ralphs #0100 7 West Hollywo Ca
04/12	5.00	2514 Debit Card Purchase Uber Help.Uber.C Ca
04/13	1.99	2514 Debit Card Purchase Buzzoid Internet No
04/13	.06	International POS Fee Vis 0412 No

There were 10 Debit Card/Bank card PIN POS purchases totaling \$166.72.

There were 30 other Banking Machine/Debit Card deductions totaling \$1,012.16.

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Page 4 of 4

## Banking/Debit Card Withdrawals and Purchases *- continued*

Date	Amount	Description
04/19	4.99	2514 Debit Card Purchase Buzzoid Internet No
04/19	8.00	2514 Debit Card Purchase Uber Help.Uber.C Ca
04/19	6.43	POS Purchase DBA Burban Burbank Ca
04/19	24.04	2514 Debit Card Purchase CVS/Pharmacy #10348
04/19	.15	International POS Fee Vis 0415 No
04/20	12.90	2514 Debit Card Purchase Sq *Pizza D'Italia
04/20	18.95	POS Purchase Arco #4258 North Las Ve Nv
04/20	25.57	POS Purchase Wal-Mart #1992 Upland Ca
04/21	120.00	2514 Debit Card Purchase LiquidSpace, Inc.
04/26	48.97	2514 Debit Card Purchase Apple Cash 1Infinitel
04/26	50.00	2514 Debit Card Purchase Apple Cash 1Infinitel
04/27	20.00	2514 Debit Card Purchase Apple Cash 1Infinitel
04/27	25.00	2514 Debit Card Purchase Apple Cash 1Infinitel
04/27	33.54	2514 Debit Card Purchase Uber Help.Uber.C Ca
04/28	10.90	2514 Debit Card Purchase Chick-Fil-A #03750
04/28	15.00	2514 Debit Card Purchase Apple Cash 1Infinitel

## Online and Electronic Banking Deductions

Date	Amount	Description
04/01	110.00	Zel To Kianna Morgan
04/01	90.00	Zel To Michael Mcfadden
04/07	25.00	Zel To Dinah Harris
04/07	10.00	Zel To Dinah Harris
04/08	45.00	Zel To Columbus Okaforagilo
04/14	100.00	Zel To Kianna Morgan
04/22	140.00	Zel To Celina Abrams

There were 7 Online or Electronic Banking Deductions totaling \$520.00.

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/31	320.86	04/07	393.02	04/14	19.42	04/22	208.39
04/01	598.10	04/08	292.28	04/19	175.81	04/26	109.42
04/02	506.56	04/09	149.36	04/20	468.39	04/27	30.88
04/05	167.98	04/12	121.47	04/21	348.39	04/28	4.98
04/06	154.16	04/13	119.42				