

Virtual Wallet Spend Statement

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738


Primary account number: XX-XXXX-8759


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Number of enclosures: 0

For the period 07/31/2025 to 08/28/2025

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://www.pnc.com)

For customer service call 1-888-762-2265

PNC accepts Telecommunications Relay Service (TRS) calls.

Para servicio en español, 1-866-465-2762

Moving? Please contact us at 1-888-762-2265

 Visit us at [pnc.com](https://www.pnc.com)



PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain details related to Overdraft Protection in our Virtual Wallet Fine Print and our Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreements"). All other information in our Agreements continues to apply to your account. Please read this information and retain it with your records.

This is not an extension of credit. If the PROTECTING ACCOUNT is a deposit account, PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if such a transfer will exceed the funds available in the deposit account. If the PROTECTING ACCOUNT is a credit card account, PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if the credit card account is in default, if your credit card account is closed or suspended, or if the transfer would exceed the credit card account's cash advance limit. If the PROTECTING ACCOUNT is a line of credit account, PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if the line of credit account is in default, if your line of credit account is closed or suspended, or if the transfer will cause the balance on the line of credit account to exceed the Maximum Credit. PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if the transfer will in any way violate the terms of the agreement(s) which governs the PROTECTING ACCOUNT(S). Finally, a scheduled transfer between PNC accounts will not be processed if the account (checking, savings, or money market) from which the funds are being transferred does not have sufficient funds, even if that account is set up with overdraft protection.

IMPORTANT ACCOUNT INFORMATION

The Consumer Electronic Funds Transfer Disclosure Statement section of the Virtual Wallet Fine Print and Consumer Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreements") has been updated. All other information in your Agreements continues to apply to your account.

There are maximum limits on the total amount of ATM withdrawals, PIN transactions or purchases, and non-PIN transactions or purchases that you may make using your card in any calendar day. The amounts of these maximum limits will be disclosed to you when you receive your card. You may call us at the telephone number shown at the end of this disclosure statement if you need additional information on your limits. Additionally, you may be able to withdraw cash only in certain multiples, as indicated at each ATM. There may also be limits on the amount of total ATM deposits you may make using your card in any calendar day or month.

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.

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IMPORTANT INFORMATION REGARDING PNC PURCHASE PAYBACK®

The PNC Purchase Payback Reward Program Terms and Conditions ("Terms and Conditions") have recently been updated. To view these updated Terms and Conditions, which apply to eligible PNC debit and credit cards, go to pnc.com/purchasepayback-terms. The Terms and Conditions also are available by mail upon request. For a list of eligible cards, please go to pnc.com/purchasepayback.

Virtual Wallet Spend Account Summary

BRYCE FOLSOM

Account number: XX-XXXX-8759

Overdraft Protection Provided By: XXXXXX8767

Overdraft Coverage

- Your account is currently

Opted-Out.

Balance Summary

| Beginning balance | Deposits and other additions | Checks and other deductions | Ending balance |
|-------------------|------------------------------|-----------------------------|------------------|
| 253.83 | 5,905.28 | 5,912.75 | 246.36 |
| | | Average monthly balance | Charges and fees |
| | | 774.57 | .00 |

Transaction Summary

| Checks paid/withdrawals | Debit Card POS signed transactions | Debit Card/Bankcard POS PIN transactions |
|-------------------------|------------------------------------|--|
| 0 | 30 | 4 |
| Total ATM transactions | PNC Bank ATM transactions | Other Bank ATM transactions |
| 0 | 0 | 0 |

Overdraft and Returned Item Fee Summary

| | Total for this Period | Total Year to Date |
|----------------------|-----------------------|--------------------|
| Total Overdraft Fees | .00 | 108.00 |
| Total NSF/OD Refunds | .00 | 36.00 |


Activity Detail

Deposits and Other Additions

| Date | Amount | Description |
|-------|--------|---|
| 08/01 | 250.00 | Zelle From Iamnurse L.L.C. |
| 08/04 | 500.00 | Zel From Rachel Bergeron |
| 08/04 | 750.00 | Online Transfer From 0000005424858767 |
| 08/06 | 100.00 | Online Transfer From 0000005424858767 |
| 08/07 | 200.00 | Online Transfer From 0000005424858767 |
| 08/11 | 87.99 | Funds Transfer From Acct 5424858767 |
| 08/12 | 40.29 | Debit Card Credit Amazon Mktpplace Pmts Amzn.com/bi WA |
| 08/12 | 250.00 | Online Transfer From 0000005424858767 |
| 08/18 | 200.00 | Online Transfer From 0000005424858767 |
| 08/18 | 200.00 | Online Transfer From 0000005424858767 |
| 08/19 | 150.00 | Online Transfer From 0000005424858767 |

There were 21 Deposits and Other Additions totaling \$5,905.28.

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Deposits and Other Additions [- continued

| Date | Amount | Description |
|-------|----------|--|
| 08/19 | 1,200.00 | Online Transfer From 0000005424858767 |
| 08/19 | 1,000.00 | Online Transfer From 0000005424858767 |
| 08/20 | 49.00 | Online Transfer From 0000005545826008 |
| 08/20 | 130.00 | Online Transfer From 0000005424858767 |
| 08/22 | 298.00 | Reverse ACH Web Single EFFECTIVE 08-21-25 |
| 08/26 | 100.00 | Provisional Credit - Dispute Pending EFFECTIVE 05-20-25 |
| 08/26 | 100.00 | Provisional Credit - Dispute Pending EFFECTIVE 05-29-25 |
| 08/26 | 100.00 | Provisional Credit - Dispute Pending EFFECTIVE 06-02-25 |
| 08/26 | 100.00 | Provisional Credit - Dispute Pending EFFECTIVE 06-09-25 |
| 08/26 | 100.00 | Provisional Credit - Dispute Pending EFFECTIVE 06-11-25 |


Banking/Debit Card Withdrawals and Purchases

| Date | Amount | Description |
|-------|----------|---|
| 08/01 | 50.00 | 3451 Debit Card Purchase Apple Cash Sent Money |
| 08/01 | 104.72 | 3451 Debit Card Purchase Tst* Kpot Korean Bbq & |
| 08/04 | 32.65 | 3451 Debit Card Purchase Amazon Mktpl*Pw65K3MD3 |
| 08/04 | 48.84 | 3451 Recurring Debit Card Next Insur* Prof Liab |
| 08/04 | 88.79 | 3451 Debit Card Purchase Sunday*5Church Atlant |
| 08/04 | 62.84 | 3451 Debit Card Purchase Sunday*Corner Cafe |
| 08/04 | 18.00 | 3451 Recurring Debit Card Figma Figma.Com Ca |
| 08/04 | 20.65 | 3451 Debit Card Purchase Par*Fogo Dunwoody |
| 08/06 | 30.38 | 3451 Debit Card Purchase Shell Oil 57540044708 |
| 08/06 | 1,066.44 | POS Purchase Publix Super M Atlanta Ga |
| 08/07 | 19.95 | 3451 Recurring Debit Card Apple.Com/Bill |
| 08/08 | 50.00 | 3451 Debit Card Purchase Apple Cash Sent Money |
| 08/08 | 146.88 | POS Purchase Nordstrom Rack Atlanta Ga |
| 08/11 | 51.18 | 3451 Debit Card Purchase Amazon Mktpl*U80J33Wr3 |
| 08/11 | 100.00 | 3451 Debit Card Purchase 2819 Church Www.2819C |
| 08/12 | 7.98 | 3451 Debit Card Purchase Apple.Com/Bill |
| 08/12 | 6.52 | 3451 Debit Card Purchase Publix #1867 Atlanta |

There were 4 Debit Card/Bank card PIN POS purchases totaling \$1,251.66.

There were 29 other Banking Machine/Debit Card deductions totaling \$1,462.67.

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Banking/Debit Card Withdrawals and Purchases [- continued


| Date | Amount | Description |
|-------|--------|---|
| 08/13 | 17.84 | POS Purchase Autozone Atlanta Ga |
| 08/14 | 66.70 | 3451 Debit Card Purchase Tfk-Atlanta Ga - Leno |
| 08/15 | 15.00 | 3451 Debit Card Purchase Ga Corporate Registrat |
| 08/15 | 20.50 | POS Purchase BP#24492001285 Decatur Ga |
| 08/18 | 46.00 | 3451 Debit Card Purchase Tst* Mission and Marke |
| 08/18 | 17.51 | 3451 Debit Card Purchase Bojangles 1175 Lithon |
| 08/18 | 25.00 | 3451 Debit Card Purchase Shell Oil 57544195001 |
| 08/18 | 110.09 | 3451 Debit Card Purchase Cali Pizza Kitc Inc #0 |
| 08/18 | 6.33 | 3451 Debit Card Purchase Uber Help.Uber.C Ca |
| 08/18 | 15.54 | 3451 Debit Card Purchase Qt 1713 Inside |
| 08/19 | 225.00 | 3451 Debit Card Purchase Apple Cash Sent Money |
| 08/21 | 172.01 | 3451 Debit Card Purchase Georgia Power Company |
| 08/21 | 8.17 | 3451 Debit Card Purchase Sq *Kula Coffee Co. |
| 08/22 | 20.00 | 3451 Debit Card Purchase Atlanta Tech Village L |
| 08/22 | 32.83 | 3451 Debit Card Purchase Sweetgreen Lenox Squar |
| 08/25 | 9.99 | 3451 Recurring Debit Card Apple.Com/Bill |

Online and Electronic Banking Deductions

| Date | Amount | Description |
|-------|--------|--|
| 08/06 | 200.00 | Web Pmt- Payment Applecard Gsbank 58930638 |
| 08/08 | 36.00 | Web Pmt Recur- ACH Pmt Amex Epayment A9910 |
| 08/12 | 13.50 | Web Pmt- Internet Fpb CR Card |
| 08/15 | 21.92 | Direct Payment - Payment Liberty Mutual Hxxxxxxxxx6470 |
| 08/19 | 120.00 | Web Pmt- Payment Best Buy 621779364684473 |
| 08/19 | 750.00 | Zel To Bryce Folsom |
| 08/19 | 200.00 | Zel To Bryce Folsom |
| 08/20 | 100.00 | Web Pmt- Payment Applecard Gsbank 58930638 |
| 08/21 | 786.00 | Web Pmt- Payment Best Buy 621780514289610 |
| 08/21 | 298.00 | Web Pmt- ACH Pmt Amex Epayment M0708 |
| 08/21 | 50.00 | Web Pmt- ACH Pmt Amex Epayment M9468 |
| 08/25 | 25.00 | Web Pmt- CC Pmt Leadbanksselflend 119547661 |

There were 13 Online or Electronic Banking Deductions totaling \$2,898.42.

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Online and Electronic Banking Deductions [-] continued

| Date | Amount | Description |
|-------|--------|---|
| 08/26 | 298.00 | Web Pmt- Retry Pymt Amex Epayment M0708 |

Other Deductions

| Date | Amount | Description |
|-------|--------|-----------------------------|
| 08/19 | 100.00 | Provisional Credit Reversal |
| 08/19 | 100.00 | Provisional Credit Reversal |
| 08/19 | 100.00 | Provisional Credit Reversal |

There were 3 Other Deductions totaling \$300.00.

Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|-------|----------|-------|---------|-------|----------|-------|---------|
| 07/31 | 253.83 | 08/08 | 77.69 | 08/15 | 134.83 | 08/21 | 165.82- |
| 08/01 | 349.11 | 08/11 | 14.50 | 08/18 | 314.36 | 08/22 | 79.35 |
| 08/04 | 1,327.34 | 08/12 | 276.79 | 08/19 | 1,069.36 | 08/25 | 44.36 |
| 08/06 | 130.52 | 08/13 | 258.95 | 08/20 | 1,148.36 | 08/26 | 246.36 |
| 08/07 | 310.57 | 08/14 | 192.25 | | | | |