

Virtual Wallet Student Spend Statement

PNC Bank






For the period 11/28/2020 to 12/30/2020

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
-  TTY/TDD 1-800-531-1648
For Customers who are Deaf or Hard of Hearing
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

IMPORTANT INFORMATION REGARDING PNC PURCHASE PAYBACK (R)

Updated PNC Purchase Payback Rewards Program (Program) Terms and Conditions (Terms and Conditions) are now available and can be viewed at pnc.com/purchasepayback-terms. By activating a Program offer, you agree to these Terms and Conditions. Please note that although we have made updates to the Terms and Conditions, we have not made any changes to the Program or how you can activate offers. [LEARN MORE](#) about PNC Purchase Payback at pnc.com/purchasepayback.

REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS; DISPUTING REPORTED INFORMATION

We may report information regarding your Account to credit bureaus. If the Account is jointly held, we may also report information to credit bureaus about any joint owner(s). Negative information, including closing of the Account with an overdrawn balance owed or other defaults on the Account, may be reflected in each joint owner's credit report. If you believe that the information that PNC Bank is furnishing to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services, as applicable, however, the dispute must be in writing and sent by mail or fax as follows:


- > PNC Bank, P.O. Box 99685, Pittsburgh, PA 15233 (Please note this is a new P.O. Box number)
- > Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125, or faxing 602-659-2197.
- > Early Warning Services, LLC Attn: Consumer Services, 16552 North 90th Street Suite 100, Scottsdale, AZ, 85260 or faxing it to: 480-656-6850.

Your correspondence should include the following information:

- > Your name, address and Social Security number
- > Your account number
- > The information being reported that you believe is inaccurate or incomplete
- > Any supporting documents, such as account statements, letters, etc.
- > A copy of the ChexSystems or Early Warning Services report, if available

IMPORTANT ACCOUNT INFORMATION

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On July 12, 2020, we updated the "Closing your account" section in your Virtual Wallet Fine Print "What You Need To Know" ("Agreement"). All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records. There is no additional action required by you at this time. This is only an informational message.

Closing your account

You or the bank can close the account(s) that comprise your Virtual Wallet at any time. We may ask that you provide your request to close in writing. If you close the account(s), you will still be responsible for any outstanding checks written, or service charges or overdrafts incurred, before, during or after the time you closed the account(s). We are not required to close the account(s) at your request until all known authorized or outstanding items (including checks and ATM, point-of-sale, ACH and other electronic transactions) have been paid from your account and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions or other unresolved internal research requests/disputes concerning the account) have been resolved.

Any items presented for payment after an account has been closed will be returned to the payee, and you will be liable for any associated charges. Any additional deposits or electronic credits (including Social Security, pension payments and automatic payroll deposits) will be returned to the originator.

IMPORTANT ACCOUNT INFORMATION

On December 13, 2020, we updated language in the "Amendments" section in your Virtual Wallet Fine Print "What You Need To Know" ("Agreement"). Below is the updated language. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

Amendments

We reserve the right to amend this agreement (including the right to add new provisions and to convert you from one product to another) and the "PNC Virtual Wallet, Virtual Wallet Student, Virtual Wallet with Performance Spend, Virtual Wallet with Performance Select or Virtual Wallet Checking Pro Features and Fees" (including the right to change charges, fees and the manner in which we calculate and/or credit interest) from time to time.

Virtual Wallet Student Spend Account Summary

BRYCE FOLSOM

Account number: 54-2485-8759

Overdraft Protection Provided By: XXXXXX8767
XXXXXX8775

Overdraft Coverage

- Your account is currently

Opted-Out.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
54.63	6,642.00	1,747.45	4,949.18
	Average monthly balance		Charges and fees
	2,548.41		7.50

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Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	1	0
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 Returned Item Fees (NSF)	.00	72.00
Total NSF/OD Refunds	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
12/02	3,000.00	Zel From Charles Folsom
12/23	1,000.00	Zel From Kianna C Morgan
12/24	1,000.00	Zel From Kianna C Morgan
12/24	10.00	Zel From Arnold Blessy
12/28	1,632.00	Zel From Charles Folsom

There were 5 Deposits and Other Additions totaling \$6,642.00.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
11/30	39.95	3480 Recurring Debit Card Www.Coursehero.Com

There was 1 other Banking Machine/Debit Card deductions totaling \$39.95.

Online and Electronic Banking Deductions

Date	Amount	Description
12/03	100.00	Zel To Lloren Sanders
12/07	200.00	Zel To Lloren Sanders
12/09	600.00	Zel To Jazmyne Alvarez
12/28	700.00	Zel To Lloren Sanders
12/28	100.00	Zel To Lloren Sanders

There were 5 Online or Electronic Banking Deductions totaling \$1,700.00.

Other Deductions

Date	Amount	Description
11/30	7.50	Card Replacement Fee

There was 1 Other Deduction totaling \$7.50.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/28	54.63	12/03	2,907.18	12/09	2,107.18	12/24	4,117.18
11/30	7.18	12/07	2,707.18	12/23	3,107.18	12/28	4,949.18
12/02	3,007.18						