

Virtual Wallet Student Spend Statement

PNC Bank






For the period 06/30/2020 to 07/30/2020

BRYCE FOLSOM
5043 GOLFBROOK DR
STONE MOUNTAIN GA 30088-2809

Primary account number: 54-2485-8759


Page 1 of 5


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 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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Account Number: 54-2485-8759 - continued

For the period 06/30/2020 to 07/30/2020

BRYCE FOLSOM

Primary account number: 54-2485-8759

Page 2 of 5

> 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)

> 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).

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
XXXXXX8775

Overdraft Coverage

- Your account is currently

Opted-Out.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,370.81	3,841.41	4,277.65	934.57
		Average monthly balance	Charges and fees
		1,392.05	.13

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	41	11
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	1	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

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Account Number: 54-2485-8759 - continued

For the period 06/30/2020 to 07/30/2020

BRYCE FOLSOM

Primary account number: 54-2485-8759

Page 3 of 5

Activity Detail

Deposits and Other Additions

Date	Amount	Description
07/02	250.00	Zel From Folsom, Charles
07/06	300.00	Zel From Quarles, Kendall
07/17	212.31	Direct Deposit - Refund Gsu
07/17	1,000.00	Zel From Quarles, Kendall
07/17	750.00	Zel From Folsom, Charles
07/23	113.00	Zel From Rodriguez, Robert
07/23	1,000.00	ACH Web Pmt-Sin- Transfer Apple Cash Bryce
07/30	216.10	Debit Card Credit American Air0017529248 FORT WORTH TX

There were 8 Deposits and Other Additions totaling \$3,841.41.


Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
06/30	59.95	3480 Debit Card Purchase Expressvpn.Com
07/01	8.37	3480 Debit Card Purchase Chick-Fil-A #03551
07/03	8.97	3480 Debit Card Purchase Qt 832 Atlanta Ga
07/03	125.58	POS Purchase Kroger 346 Atlanta Ga
07/06	1.51	POS Purchase Racetrac 2531 Atlanta Ga
07/06	13.37	3480 Debit Card Purchase Cook Out Northside
07/06	15.15	POS Purchase Qt 832 Outside Atlanta Ga
07/07	4.68	POS Purchase Shell Service Atlanta Ga
07/10	6.74	3480 Debit Card Purchase Cook Out Northside
07/13	8.97	3480 Debit Card Purchase Bojangles 887 01008879
07/13	11.13	3480 Debit Card Purchase Bojangles 446 01004464
07/14	3.25	POS Purchase Walgreens Stor Mint Hill NC
07/15	11.12	3480 Debit Card Purchase Mod Pizza - Matthews
07/17	16.51	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/17	26.95	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/17	11.67	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/20	14.85	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/20	14.07	3480 Debit Card Purchase Wendys 243 Columbia S
07/20	18.87	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/20	714.97	3480 Debit Card Purchase Precision Tune06 - 640
07/20	15.15	POS Purchase Qt 739 Outside Tucker Ga
07/20	75.00	3480 Debit Card Purchase Sq *Advanced Bootin

There were 11 Debit Card/Bank card PIN POS purchases totaling \$274.85.

There were 42 other Banking Machine/Debit Card deductions totaling \$2,464.30.

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Account Number: 54-2485-8759 - continued


Page 4 of 5

Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
07/21	10.00	3480 Debit Card Purchase Apple Cash 1Infinitel
07/21	197.09	3480 Debit Card Purchase Spirit Airl 4870242199
07/21	19.16	3480 Debit Card Purchase Wendys #49 Alpharetta
07/21	31.30	POS Purchase Circus Liquor North Hollyw Ca
07/21	8.64	POS Purchase Chevron/Csi-09 Los Angeles
07/22	86.00	3480 Debit Card Purchase Spirit Airl 4870242218
07/22	4.30	3480 Debit Card Purchase Qwb*Gamears https://g
07/22	6.00	3480 Debit Card Purchase Spirit Airlines Onboar
07/22	.13	International POS Fee Vis 0721 Ru
07/23	88.98	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/23	24.95	3480 Recurring Debit Card Tu *Transunion
07/24	167.09	3480 Debit Card Purchase Spirit Airl 4870242373
07/24	10.78	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/24	16.69	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/27	37.40	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/27	19.80	3480 Debit Card Purchase Sq *Shake Shack Burba
07/27	26.82	POS Purchase CVS/Pharmacy # Hollywood Ca
07/27	39.06	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/28	13.10	3480 Debit Card Purchase Fatburger # 1073
07/28	39.95	3480 Recurring Debit Card Www.Coursehero.Com
07/28	22.59	POS Purchase Target T-3251 Burbank Ca
07/28	14.99	N0728 3480 Payment Paypal *Fastgs San Jose Ca
07/29	216.10	3480 Debit Card Purchase American Air0017529248
07/29	37.78	3480 Debit Card Purchase Uber Trip Help.Uber.Co
07/29	15.61	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/29	7.60	3480 Debit Card Purchase Uber Help.Uber.C Ca
07/30	197.09	3480 Debit Card Purchase Spirit Airl 4870242778
07/30	79.00	3480 Debit Card Purchase Spirit Airl 4870242806

Banking/Debit Card Withdrawals and Purchases continued on next page

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Page 5 of 5

Account Number: 54-2485-8759 - continued

Banking/Debit Card Withdrawals and Purchases *- continued*

Date	Amount	Description
07/30	13.14	3480 Debit Card Purchase Los Angeles Airport
07/30	81.00	3480 Debit Card Purchase Abm Atlanta Arprt 0796
07/30	20.18	POS Purchase BP#6428072Ez M Atlanta Ga

Online and Electronic Banking Deductions

Date	Amount	Description
07/06	225.50	Zel To Thomas Godwin
07/06	200.00	Zel To Kendall Quarles
07/17	1,000.00	Zel To ETVan Laster
07/23	113.00	Zel To Robert Rodriguez

There were 4 Online or Electronic Banking Deductions totaling \$1,538.50.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
06/30	1,310.86	07/07	1,257.73	07/17	2,123.70	07/24	1,599.68
07/01	1,302.49	07/10	1,250.99	07/20	1,270.79	07/27	1,476.60
07/02	1,552.49	07/13	1,230.89	07/21	1,004.60	07/28	1,385.97
07/03	1,417.94	07/14	1,227.64	07/22	908.17	07/29	1,108.88
07/06	1,262.41	07/15	1,216.52	07/23	1,794.24	07/30	934.57
