

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 05/30/2025 to 06/27/2025

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

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



PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

Between May 1, 2025, and September 30, 2025, PNC will be removing the option to print mini statements at PNC ATMs. Please use other channels and options such as Online Banking, Mobile Banking, Voice Banking and Branch Banking to access your account information.

IMPORTANT ACCOUNT INFORMATION

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

PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, PNC ATM, or Mobile Banking, subject to cut off times. Effective June 22, 2025, the cost of utilizing PNC Express Funds will increase from 2.00% of the check amount over \$100 to 2.50% of the check amount over \$100. The cost of utilizing PNC Express Funds for each check amount between \$25 and \$100 will remain at \$2.00.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

IMPORTANT ACCOUNT INFORMATION


The information below amends certain information in 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 22, 2025, the definition of qualifying direct deposits will be updated as follows:

>Qualifying direct deposit is defined as a recurring direct deposit of a paycheck, pension, Social Security, or other regular income electronically deposited by an employer or outside agency into the Spend account of a Virtual Wallet, a Virtual Wallet with Performance Spend or Virtual Wallet with Performance Select.

>Credit card cash advance transfers, wire transfers, person-to-person transfers, transfers from one account to another, or deposits made at a branch, ATM, mobile device, or through the mail do not qualify as qualifying direct deposits.

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IMPORTANT ACCOUNT INFORMATION

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

If there is a hold on your Protected or Protecting account(s), we may not complete an Overdraft Protection Transfer from the Protecting account, even if sufficient funds exist in the Protecting account. Additionally, if we place a hold on your Protected Account, PNC may discontinue the Overdraft Protection relationship between the Protected and Protecting accounts. If the hold is removed, the Overdraft Protection relationship will not be re-established automatically, and you will need to take action to re-establish the Overdraft Protection.

IMPORTANT ACCOUNT INFORMATION

Effective June 16, 2025, we are changing the "Large Dollar Deposits" and "Special Rules for New Account Holders" sections of the Funds Availability Policy for Consumer Accounts. This change increases the amount of availability of a deposit from \$125 to \$400 on the first business day after the business day of your deposit for large dollar deposits and new account holders. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

Large Dollar Deposits

If your total deposits of checks, excluding the items listed in the "Items Excluded from Large Dollar Deposit Calculation" section later in this Policy, on any one business day, prior to our cut-off time, equal or exceed \$50,000, then, \$100 of any deposit will be available on the evening of your deposit to pay checks or items that are presented to us that evening for posting, an additional \$400 will be available the first business day after the business day of your deposit for all purposes, and any remaining funds will be available the second business day after the business day of deposit for all purposes.


Special Rules for New Account Holders

For purposes of this Funds Availability Policy, a "new account holder" is defined as a customer who does not have a PNC Bank checking account that has been open for more than 30 calendar days. If you are a new account holder, the following rules will apply when a deposit is made during the first 30 calendar days your account is open. All deposits not discussed in this section will be available as described elsewhere in this Policy.

A. Funds from traveler's checks deposited with a special deposit ticket, funds from deposits outlined as items "f" through "j" in the "Items Excluded from Large Dollar Deposit Calculation" section above, and \$400 from deposited checks or items will be available on the first business day after the business day of your deposit for all purposes.

B. Funds from checks will be available on the second business day after the business day of your deposit for all purposes.

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After the new account period has ended, funds from your deposits will be available according to our general policy.

IMPORTANT ACCOUNT INFORMATION

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

Effective June 22, 2025, the cost of Non-Client Check Cashing will increase from 2.00% of the check amount over \$100 to 2.50% of the check amount over \$100. The cost of Non-Client Check Cashing for each check amount between \$25 and \$100 will remain at \$2.00. This fee is charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or retirement money market or CD account are not charged this fee.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

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
.00	5,164.03	5,139.03	25.00
		Average monthly balance	Charges and fees
		425.15	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	40	4
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 Overdraft Fees	36.00	108.00
Total NSF/OD Refunds	36.00	36.00

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Activity Detail

Deposits and Other Additions

There were 24 Deposits and Other Additions totaling \$5,164.03.

Date	Amount	Description
05/30	180.00	Online Transfer From 0000005424858767
06/02	98.50	Visa Money Transfer C Apple Cash Inst Xfer CUPERTINO CA
06/02	139.00	Online Transfer From 0000005424858767
06/02	100.00	Zel From Trio Tree Services, Llc
06/05	500.00	Zel From Rachel Bergeron
06/06	650.00	Zelle From Iam nurse L.L.C.
06/06	1,000.00	Zelle From Charles Folsom
06/09	1.72	Funds Transfer From Acct 5424858767
06/10	36.00	Reverse ACH Web-Recur EFFECTIVE 06-09-25
06/11	600.00	Online Transfer From 0000005424858767
06/11	1.20	PNC Purchase Payback Award
06/11	73.12	Funds Transfer From Acct 5424858767
06/12	67.00	Debit Card Credit WI *Vue*Testing Exam 953-6813000 MN
06/12	650.00	Online Transfer From 0000005424858767
06/12	350.00	Online Transfer From 0000005424858767
06/13	200.00	Online Transfer From 0000005424858767
06/16	36.00	OD Fee Itm 0903451159 Refund EFFECTIVE 06-10-25
06/16	100.00	Provisional Credit - Dispute Pending EFFECTIVE 05-29-25
06/16	100.00	Provisional Credit - Dispute Pending EFFECTIVE 06-09-25
06/16	100.00	Provisional Credit - Dispute Pending EFFECTIVE 06-09-25
06/17	19.23	Funds Transfer From Acct 5424858767
06/23	122.97	Funds Transfer From Acct 5424858767
06/24	14.29	Funds Transfer From Acct 5424858767
06/25	25.00	Zel From Rachel Bergeron


Banking/Debit Card Withdrawals and Purchases

There were 4 Debit Card/Bank card PIN POS purchases totaling \$109.01.

Date	Amount	Description
06/02	100.00	3451 Debit Card Purchase Chargepoint 19 Campbe
06/02	50.00	3451 Debit Card Purchase Apple Cash Sent Money
06/02	20.00	3451 Debit Card Purchase Apple Cash Sent Money
06/02	75.00	3451 Debit Card Purchase Apple Cash Sent Money
06/02	8.00	3451 Debit Card Purchase One West Court Decatu
06/02	62.87	3451 Debit Card Purchase Yard House Zk 0108337

There were 39 other Banking Machine/Debit Card deductions totaling \$3,654.27.

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Banking/Debit Card Withdrawals and Purchases [- continued

Date	Amount	Description
06/02	5.00	3451 Debit Card Purchase Atl Stat Districtowner
06/02	50.00	3451 Debit Card Purchase Apple Cash Sent Money
06/03	24.82	3451 Debit Card Purchase Decatur Package Store
06/03	18.00	3451 Recurring Debit Card Figma Figma.Com Ca
06/05	67.00	3451 Debit Card Purchase WI *Vue*Testing Exam
06/05	7.99	N0605 3451 Payment Apple Com Cupertino Ca
06/09	100.00	3451 Debit Card Purchase Chargepoint 19 Campbe
06/09	2.00	3451 Debit Card Purchase Apple Cash Sent Money
06/09	19.95	3451 Recurring Debit Card Apple.Com/Bill
06/09	100.00	3451 Debit Card Purchase Chargepoint 19 Campbe
06/09	30.85	3451 Debit Card Purchase Nova Sushi Bar & Asian
06/09	1,851.40	3451 Debit Card Purchase Ett*Skyhousebuckheadre
06/09	99.00	3451 Recurring Debit Card Crunchbase, Inc.
06/09	25.31	3451 Debit Card Purchase Chargepoint 19 Campbe
06/09	18.09	POS Purchase BP#8980658BP D Atlanta Ga
06/09	35.00	3451 Debit Card Purchase Glf*Coagolf Atlanta G
06/09	43.09	POS Purchase Homegoods #469 Atlanta Ga
06/10	57.15	3451 Debit Card Purchase Canton Cooks
06/11	100.00	3451 Debit Card Purchase Chargepoint 19 Campbe
06/12	81.99	3451 Debit Card Purchase Cali Pizza Kitc Inc #0
06/12	20.02	POS Purchase CVS/Pharmacy # Atlanta Ga
06/13	67.00	3451 Debit Card Purchase WI *Vue*Testing Exam
06/13	16.28	3451 Debit Card Purchase Asian Fusion Atlanta
06/13	27.91	3451 Debit Card Purchase Waffle House 1726
06/16	66.22	3451 Debit Card Purchase Tst*5 Church Buckhead
06/16	30.55	3451 Debit Card Purchase Shell Oil 57540044708
06/16	120.00	3451 Debit Card Purchase Vertafore Sircon
06/16	27.81	POS Purchase USPS PO 120427 Atlanta Ga
06/16	38.98	3451 Debit Card Purchase Mama's Cosina Latina

Banking/Debit Card Withdrawals and Purchases continued on next page

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Banking/Debit Card Withdrawals and Purchases [- continued

Date	Amount	Description
06/16	91.45	3451 Debit Card Purchase Uber *Eats Help.Uber.C
06/16	75.00	3451 Debit Card Purchase Ppe Atlanta Atlanta G
06/17	80.00	3451 Debit Card Purchase Apple Cash Sent Money
06/18	9.99	3451 Recurring Debit Card liq*Identityiq.Com
06/20	2.30	3451 Debit Card Purchase 26312 - City Of Atlant
06/23	22.97	3451 Recurring Debit Card Apple.Com/Bill
06/25	9.99	3451 Recurring Debit Card Apple.Com/Bill
06/26	4.30	3451 Debit Card Purchase 26312 - City Of Atlant

Online and Electronic Banking Deductions

Date	Amount	Description
06/09	36.00	Web Pmt Recur- ACH Pmt Amex Epayment A8354
06/11	250.00	Web Pmt- Payment Applecard Gsbank 58930638
06/12	280.00	Zel To Bryce Folsom
06/12	36.00	Web Pmt Recur- Retry Pymt Amex Epayment A8354
06/12	500.00	Web Pmt- Transfer Apple Gs Savings 910131887465
06/13	6.25	Web Pmt- Internet Fpb CR Card
06/16	26.00	Zelle To Hector Fajardo Cifuentes Effective 06-13-25
06/16	29.29	Web Pmt- Payment Credit One Bank 53661094
06/16	25.00	Web Pmt- Payment Applecard Gsbank 58930638
06/17	29.29	Web Pmt- Payment Credit One Bank 53661094
06/17	21.92	Direct Payment - Payment Liberty Mutual Hxxxxxxxxx6470
06/23	100.00	Web Pmt- Payment Best Buy 621726522529712

There were 12 Online or Electronic Banking Deductions totaling \$1,339.75.

Other Deductions

Date	Amount	Description
06/11	36.00	Overdraft Item Fee Effective 06-10-25

There was 1 Other Deduction totaling \$36.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/30	180.00	06/09	180.15-	06/16	124.27	06/23	.00
06/02	146.63	06/10	201.30-	06/17	12.29	06/24	14.29
06/03	103.81	06/11	87.02	06/18	2.30	06/25	29.30
06/05	528.82	06/12	236.01	06/20	.00	06/26	25.00
06/06	2,178.82	06/13	318.57				