

Virtual Wallet Student Spend Statement

PNC Bank





For the period 02/28/2020 to 03/30/2020

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
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

 TDD terminal: 1-800-531-1648
For hearing impaired clients only

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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> 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)

> Email us: service2@pncbank.com

> 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).

PNC EXPRESS FUNDS EXPANDS TO THE PNC BRANCH BANKING NETWORK

Currently, PNC Express Funds is available through the PNC ATM and Mobile channels, and we've now expanded this service to include deposits made at our PNC Branch Banking Network.

PNC Express Funds is an optional service providing immediate availability to qualifying check deposits. If your deposit qualifies for this service, you will now be offered the option at the PNC Branch, for a fee, to receive immediate availability of the deposit for purchases and/or withdrawals.

The fee for PNC Express Funds is 2% of each check amount over \$100. For any check amount from \$25 to \$100, a \$2 fee will apply to each check. If the check is returned due to insufficient funds, PNC will not debit your account.

See the PNC Funds Availability Policy for details on funds availability and cut off times.

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 |
|-------------------|------------------------------|-----------------------------|------------------|
| 160.01 | 4,047.82 | 2,690.28 | 1,517.55 |
| | | Average monthly balance | Charges and fees |
| | | 1,258.91 | .30 |

Transaction Summary

| Checks paid/withdrawals | Debit Card POS signed transactions | Debit Card/Bankcard POS PIN transactions |
|-------------------------|------------------------------------|--|
| 0 | 19 | 26 |
| Total ATM transactions | PNC Bank ATM transactions | Other Bank ATM transactions |
| 1 | 1 | 0 |

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Overdraft and Returned Item Fee Summary

| | Total for this Period | Total Year to Date |
|--------------------------------|-----------------------|--------------------|
| Total Returned Item Fees (NSF) | 36.00 | 36.00 |
| Total NSF/OD Refunds | 36.00 | 36.00 |

Activity Detail

Deposits and Other Additions

| Date | Amount | Description |
|-------|----------|--|
| 03/02 | 75.00 | Zel From Folsom, Charles |
| 03/03 | 36.00 | Courtesy Refund-NSF Item Fee |
| 03/03 | 1,173.31 | Reverse ACH Web Single EFFECTIVE 03-02-20 |
| 03/03 | 1,200.00 | Zel From Folsom, Charles |
| 03/03 | 100.00 | Zel From Tabor, Randy |
| 03/09 | 250.00 | Zel From Folsom, Charles |
| 03/09 | 6.00 | Zel From Jaqui Givens |
| 03/09 | 6.00 | Zel From Lamont Reisha Stubbs |
| 03/12 | 450.00 | Final Dispute Credit EFFECTIVE 03-06-20 |
| 03/12 | 101.51 | Final Dispute Credit EFFECTIVE 03-06-20 |
| 03/20 | 75.00 | Zel From Folsom, Charles |
| 03/27 | 500.00 | Zel From Folsom, Charles |
| 03/30 | 75.00 | Zel From Folsom, Charles |

There were 13 Deposits and Other Additions totaling \$4,047.82.

Banking/Debit Card Withdrawals and Purchases


| Date | Amount | Description |
|-------|--------|---|
| 02/28 | 6.63 | 9947 Debit Card Purchase McDonald's F10107 |
| 02/28 | 2.35 | 9947 Debit Card Purchase Professional Parking M |
| 02/28 | 35.00 | 9947 Debit Card Purchase Apple Cash 1Infinitel |
| 02/28 | 7.45 | POS Purchase Racetrac 2531 Atlanta Ga |
| 02/28 | 5.00 | POS Purchase Kroger Fuel Ct Decatur Ga |
| 03/02 | 10.00 | 9947 Debit Card Purchase Apple Cash 1Infinitel |
| 03/02 | 2.80 | POS Purchase M Street Corne Atlanta Ga |
| 03/02 | 7.23 | POS Purchase Qt 780 Outside Decatur Ga |
| 03/03 | 15.00 | 9947 Debit Card Purchase Apple Cash 1Infinitel |
| 03/03 | 5.00 | 9947 Debit Card Purchase Apple Cash 1Infinitel |
| 03/04 | 40.00 | 9947 Debit Card Purchase Apple Cash 1Infinitel |
| 03/04 | 24.68 | POS Purchase Wal-Mart #3775 Atlanta Ga |
| 03/04 | 17.41 | POS Purchase Shell Service Atlanta Ga |
| 03/05 | 2.35 | 9947 Debit Card Purchase Professional Parking M |

There was 1 Banking Machine Withdrawal totaling \$450.00.

There were 26 Debit Card/Bank card PIN POS purchases totaling \$587.95.

There were 20 other Banking Machine/Debit Card deductions totaling \$299.02.

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Banking/Debit Card Withdrawals and Purchases *- continued*


| Date | Amount | Description |
|-------|--------|--|
| 03/05 | 7.13 | POS Purchase Racetrac 2531 Atlanta Ga |
| 03/06 | 450.00 | ATM Withdrawal 2743 Chastain Mead Marietta Ga |
| 03/06 | 101.51 | POS Purchase Wm Supercenter Marietta Ga |
| 03/09 | 4.00 | 9947 Debit Card Purchase Apple Cash 1Infinitel |
| 03/09 | 4.00 | 9947 Debit Card Purchase Apple Cash 1Infinitel |
| 03/09 | 9.95 | 9947 Debit Card Purchase Softchampion.Com |
| 03/09 | .30 | International POS Fee Vis 0307 Au |
| 03/16 | 12.12 | POS Purchase Chevron/Abberc Atlanta Ga |
| 03/16 | 6.73 | POS Purchase Shell Service Atlanta Ga |
| 03/17 | 2.35 | 1345 Debit Card Purchase Professional Parking M |
| 03/17 | 6.84 | 1345 Debit Card Purchase McDonald's F10107 |
| 03/17 | 10.00 | POS Purchase Shell Service Atlanta Ga |
| 03/17 | 5.21 | POS Purchase Shell Service Atlanta Ga |
| 03/17 | 47.44 | POS Purchase Kroger 346 Atlanta Ga |
| 03/17 | 17.20 | POS Purchase Wm Supercenter Atlanta Ga |
| 03/17 | 10.87 | POS Purchase Shell Service Atlanta Ga |
| 03/18 | 2.35 | 1345 Debit Card Purchase Professional Parking M |
| 03/19 | 12.07 | POS Purchase Chevron/Panthe Decatur Ga |
| 03/19 | 15.20 | POS Purchase Wal-Mart Super Atlanta Ga |
| 03/20 | 2.35 | 1345 Debit Card Purchase Professional Parking M |
| 03/20 | 10.08 | POS Purchase BP#1817766Best Atlanta Ga |
| 03/23 | 15.21 | POS Purchase Qt 780 Outside Decatur Ga |
| 03/23 | 10.76 | POS Purchase Wm Supercenter Atlanta Ga |
| 03/23 | 11.64 | POS Purchase Wal-Mart Super Atlanta Ga |
| 03/23 | 8.25 | 1345 Recurring Debit Card Dri*Avid Technology |
| 03/24 | 2.35 | 1345 Debit Card Purchase Professional Parking M |
| 03/24 | 69.95 | 1345 Debit Card Purchase Gotham Club Llc |
| 03/24 | 6.52 | POS Purchase BP#1817766Best Atlanta Ga |
| 03/26 | 10.04 | POS Purchase Shell Service Atlanta Ga |
| 03/27 | 183.21 | POS Purchase The Home Depot Decatur Ga |
| 03/30 | 70.00 | 1345 Debit Card Purchase 24Hour Locksmith |
| 03/30 | 8.00 | POS Purchase Qt 780 Outside Decatur Ga |
| 03/30 | 22.44 | POS Purchase Wm Supercenter Atlanta Ga |

Online and Electronic Banking Deductions

| Date | Amount | Description |
|-------|----------|--|
| 03/02 | 1,173.31 | Web Pmt Single - Webcheck Georgia State Un 592038 |

There were 8 Online or Electronic
Banking Deductions totaling
\$1,317.31.

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Online and Electronic Banking Deductions *- continued*

| Date | Amount | Description |
|-------|--------|-------------------------|
| 03/02 | 20.00 | Zel To Jada Harris |
| 03/11 | 19.00 | Zel To Idris James |
| 03/16 | 20.00 | Zel To Neira Smith |
| 03/16 | 10.00 | Zel To Terronne Prescod |
| 03/18 | 25.00 | Zel To Dinah Harris |
| 03/20 | 30.00 | Zel To Moses Zelalem |
| 03/20 | 20.00 | Zel To Terronne Prescod |

Other Deductions

| Date | Amount | Description |
|-------|--------|-------------------------|
| 03/03 | 36.00 | Returned Item Fee (nsf) |

There was 1 Other Deduction
totaling \$36.00.

Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|-------|-----------|-------|----------|-------|----------|-------|----------|
| 02/28 | 103.58 | 03/06 | 775.47 | 03/17 | 1,402.97 | 03/24 | 1,236.24 |
| 03/02 | 1,034.76- | 03/09 | 1,019.22 | 03/18 | 1,375.62 | 03/26 | 1,226.20 |
| 03/03 | 1,418.55 | 03/11 | 1,000.22 | 03/19 | 1,348.35 | 03/27 | 1,542.99 |
| 03/04 | 1,336.46 | 03/12 | 1,551.73 | 03/20 | 1,360.92 | 03/30 | 1,517.55 |
| 03/05 | 1,326.98 | 03/16 | 1,502.88 | 03/23 | 1,315.06 | | |
