

Virtual Wallet Student Spend Statement

PNC Bank




Primary account number: 54-2485-8759


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Number of enclosures: 0

For the period 02/29/2024 to 03/28/2024

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-PNC-BANK

PNC accepts Telecommunications Relay Service (TRS) calls.


Para servicio en español, 1-866-HOLA-PNC

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

The information below amends certain information in our Consumer Schedule of Service Charges and Fees and our 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 February 1, 2024, the Staff-Assisted Statement Request Fee of \$5.00 will be eliminated from all consumer product types.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Consumer and Business Schedules of Service Charges and Fees and our 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 February 26, 2024, consumer and business deposit accounts that are enrolled to receive Paper Statements with Check Images will be charged only the Paper Statement Fee if there are no check images for that statement period.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Consumer and Business Schedules of Service Charges and Fees and our 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 February 1, 2024, the Debit and Banking Card Replacement fees of \$7.50 will no longer be charged on consumer and business deposit accounts.

IMPORTANT ACCOUNT INFORMATION

We are resending the following statement message that was sent in December 2020, which you may have already received:

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 keep this information for your records.

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AMENDMENTS

We reserve the right to amend this Agreement (including the right to add new provisions and to convert your Account 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.

The full "Amendments" section can be found in the Virtual Wallet Fine Print at pnc.com/virtualwallet.

IMPORTANT ACCOUNT INFORMATION

We are resending the following statement message that was sent between January 1, 2022 and March 31, 2022, which you may have already received:

On January 23, 2022, we updated the "Low Cash Mode Terms and Conditions" section of your Virtual Wallet Fine Print to explain the default alerts that come with the experience. Below are the updated sections. All other information in your Virtual Wallet Fine Print continues to apply to your account. Please keep this information for your records.

Low Cash Mode includes:

> The option to set up an enhanced set of alerts and edit your default alert settings (by default, PNC will establish alerts for your primary email based on a \$50 available balance threshold).

To receive Low Cash Mode alerts, you must provide a valid email address, either at account opening, in online banking, or in the PNC Mobile app. If you want to customize your Low Cash Mode or these alert preferences, you can do so in the PNC Mobile app.

The full "Low Cash Mode Terms and Conditions" can be found in the Virtual Wallet Fine Print at pnc.com/virtualwallet.

IMPORTANT INFORMATION FOR DEBIT CARD CUSTOMERS

Please review the limits below for PNC debit cards. Effective January 9, 2024, subject to available funds, your daily ATM withdrawal limits are as follows, based on product:

Virtual Wallet, Virtual Wallet Student, Interest Checking and Standard Checking:

> ATM Withdrawal: \$1,000

Performance Checking and Virtual Wallet with Performance Spend:

> ATM Withdrawal: \$1,500

Performance Select Checking, Virtual Wallet with Performance Select, and Virtual Wallet Checking Pro:

> ATM Withdrawal: \$2,000

Please review the limits below for PNC banking cards. Effective January 9, 2024, subject to available funds, PNC daily banking card limits are as follows, based on product:

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Interest Checking, Standard Checking, High Yield Savings, Standard Savings, Statement Savings, Premiere Money Market, and Premium Money Market:

> ATM Withdrawal: \$1,000

Performance Checking:

> ATM Withdrawal: \$1,500

Performance Select Checking:

> ATM Withdrawal: \$2,000

Consumer Cards Only: Your limits may be higher if you have multiple products linked to your debit or banking card. The product with the highest limit will apply to your card. If custom limits are applied to your debit card, those limits will stay the same.

Virtual Wallet Student Spend Account Summary

BRYCE FOLSOM

Account number: 54-2485-8759

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
225.15	4,400.00	4,522.92	102.23
		Average monthly balance	Charges and fees
		667.09	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	53	4
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
03/04	1,500.00	Zelle From Charles Folsom
03/15	1,500.00	Zelle From Charles Folsom
03/20	500.00	Online Transfer From 0000005424858767
03/22	200.00	Online Transfer From 0000005424858767
03/25	700.00	Online Transfer From 0000005424858767

There were 5 Deposits and Other Additions totaling \$4,400.00.


Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
03/01	9.99	9167 Recurring Debit Card Apple.Com/Bill
03/01	9.99	N0229 9167 Payment Apple Com Cupertino Ca
03/04	27.40	9167 Debit Card Purchase Canton Cooks Restaurant

There were 4 Debit Card/Bank card PIN POS purchases totaling \$169.20.

There were 55 other Banking Machine/Debit Card deductions totaling \$2,452.46.

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Banking/Debit Card Withdrawals and Purchases [- continued

Date	Amount	Description
03/04	50.00	9167 Debit Card Purchase Apple Cash Sent Money
03/04	30.10	9167 Debit Card Purchase Delta Air 800-2211212
03/04	5.00	9167 Debit Card Purchase Laz Parking M08296
03/04	18.51	9167 Debit Card Purchase Tst* Highline Pizzeria
03/04	18.99	N0303 9167 Payment Apple Com Cupertino Ca
03/04	61.90	POS Purchase Uber San Francisc Ca
03/04	4.15	9167 Debit Card Purchase Smiler New York NY
03/04	4.68	9167 Debit Card Purchase Edawy Bro Inc
03/04	36.00	9167 Debit Card Purchase Sq *Magic Memories (us
03/04	11.06	POS Purchase CVS/Pharmacy # New York NY
03/05	16.82	9167 Debit Card Purchase Tst* Daily Provisions
03/05	2.72	9167 Debit Card Purchase Hcw Times Square
03/05	7.90	9167 Debit Card Purchase Famous Original Rays P
03/05	13.96	9167 Debit Card Purchase Lyft 855-8659553 Ca
03/05	18.88	9167 Debit Card Purchase Lyft 855-8659553 Ca
03/05	12.99	9167 Debit Card Purchase Lyft 855-8659553 Ca
03/05	11.44	POS Purchase Wholefds Mhw#1 New York NY
03/05	6.48	9167 Debit Card Purchase Super Taste New York
03/06	11.30	9167 Debit Card Purchase Heavenly Market and De
03/06	5.43	9167 Debit Card Purchase Shake Shack - 1221
03/06	26.99	9167 Debit Card Purchase Lyft 855-8659553 Ca
03/06	32.12	9167 Debit Card Purchase Mabu Cafe. New York N
03/07	104.28	9167 Debit Card Purchase Peak New York NY
03/07	26.02	9167 Debit Card Purchase Tst* Daily Provisions
03/07	19.89	9167 Debit Card Purchase Edawy Bro 6 Long Isla
03/07	2.90	9167 Debit Card Purchase Mta*Nyct Paygo New Yo
03/07	6.09	9167 Debit Card Purchase Wendys 13583 Flushing

Banking/Debit Card Withdrawals and Purchases continued on next page

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Banking/Debit Card Withdrawals and Purchases [- continued

Date	Amount	Description
03/07	119.21	9167 Debit Card Purchase Publix #282 Atlanta G
03/08	93.29	9167 Debit Card Purchase Carlotto 212- 2091054
03/08	21.40	9167 Debit Card Purchase Moe's Atlanta Ga
03/08	5.00	9167 Debit Card Purchase Sq *Refined Parking SE
03/11	3.00	9167 Recurring Debit Card Figma Httpswww.Fi Ca
03/11	16.54	9167 Debit Card Purchase Chipotle Online
03/11	18.54	9167 Debit Card Purchase Tropical Smoothie Cafe
03/11	2.59	9167 Debit Card Purchase Dunkin #355439 Decatu
03/12	180.00	9167 Debit Card Purchase Apple Cash Sent Money
03/12	15.12	9167 Debit Card Purchase Py *Tin Drum Asian Kit
03/13	16.95	9167 Debit Card Purchase Publix #536 Atlanta G
03/13	50.42	9167 Debit Card Purchase Sushi Tong Smyrna Ga
03/14	38.82	9167 Debit Card Purchase Qt 775 Marietta Ga
03/15	50.00	9167 Debit Card Purchase Apple Cash Sent Money
03/15	50.00	9167 Debit Card Purchase Apple Cash Sent Money
03/18	15.97	9167 Debit Card Purchase Apple.Com/Bill
03/21	338.00	9167 Debit Card Purchase Gpc Paymentus
03/22	24.00	9167 Debit Card Purchase Apple Cash Sent Money
03/22	7.95	9167 Debit Card Purchase Sq *Tbaar Atlanta Ga
03/25	30.52	9167 Debit Card Purchase Tst* Antico Pizza - Ba
03/25	5.00	9167 Recurring Debit Card Kikoff* C15F3Ubg7G
03/25	1.99	9167 Debit Card Purchase Apple.Com/Bill
03/25	47.10	9167 Debit Card Purchase Uber Help.Uber.C Ca
03/25	24.00	9167 Debit Card Purchase Talkin Tacos Atl
03/25	84.80	POS Purchase Target T-2171 Atlanta Ga
03/25	700.00	9167 Debit Card Purchase Sq *Okorotech Llc
03/25	17.48	9167 Debit Card Purchase Insomnia Cookies- Mdatl
03/26	9.99	9167 Recurring Debit Card Apple.Com/Bill
03/26	20.00	9167 Debit Card Purchase Apple Cash Sent Money

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Online and Electronic Banking Deductions

Date	Amount	Description
03/05	8.33	Web Pmt- Payment Credit One Bank 53661094
03/15	19.35	Direct Payment - Payment Liberty Mutual Hxxxxxxxxx6470
03/18	1,815.08	Web Pmt- Rent 68904 Skyhouse 213551219
03/26	58.50	Web Pmt- Internet Fpb CR Card

There were 4 Online or Electronic Banking Deductions totaling \$1,901.26.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/29	225.15	03/07	983.63	03/14	521.96	03/21	233.56
03/01	205.17	03/08	863.94	03/15	1,902.61	03/22	401.61
03/04	1,437.38	03/11	823.27	03/18	71.56	03/25	190.72
03/05	1,337.86	03/12	628.15	03/20	571.56	03/26	102.23
03/06	1,262.02	03/13	560.78				