

# 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 02/27/2026 to 03/30/2026**

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](https://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

 PO Box 609  
Pittsburgh, PA 15230-9738

 Visit us at [pnc.com](https://pnc.com)



PNC accepts Telecommunications Relay Service (TRS) calls.

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## IMPORTANT ACCOUNT INFORMATION

The information below updates our Virtual Wallet Fine Print ("Agreement"). All other information in our Agreement continues to apply to your account. Please read this information and retain it with your records. The updated information appears in various places throughout the Agreement: the updates are included here in order of their appearance. The full Agreement can be found at [pnc.com/virtualwallet](https://pnc.com/virtualwallet).


Additionally, references to the PNC Bank Online and Bill Pay, Online Banking Transfer Funds and PNC Payment Services, and Online Bill Pay Services Agreement have been updated to refer to your "Digital Services Agreement", which covers external transfers, payments to PNC, Bill Pay, and other features in PNC Online and Mobile Banking.

Your Statement (Third and Fourth Paragraphs, replacing previous Third Paragraph):

This statement will list all activity that relates to your Account during the statement period and any other information required by law. Upon receipt, you should review your statement carefully. You should keep accurate records of all of your transactions, but you should examine your statement for out-of-sequence check numbers, checks payable to cash, repeat check numbers, balance discrepancies, or unexpected fluctuations. Your statement is considered correct, and we will not be liable for payments made and charged to your Account unless you notify us of an error or other irregularity, including unauthorized payment, within 30 calendar days of the delivery date of the earliest statement describing the charge or deposit to your account. Please note: If the same person has made two or more unauthorized transactions and you fail to notify us of the first one within this 30-day period, we will not be responsible for unauthorized transactions made by the same person.

You should take special care to review all checks listed on your statement. Printed statements provide the date, check number, and amount of most checks. You should also visually inspect checks to confirm that none of the information on them has been modified, including but not limited to your signature, the date, the amount, and the name of the person or entity you intended to pay. Most checks can be visually reviewed through PNC's Online Banking. Alternatively, you may request photocopies or image copies of checks paid against the Account (or other Account documentation), provided that such checks or documents are available to us under our record retention policies. These requests are subject to any applicable charges set forth in the Fee Schedule for your Account.

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## DEPOSITING MONEY - Overview (Third Paragraph):

If you make a deposit, we may adjust your account by debiting or crediting it if there are computational, transactional or other errors (for example, if you added your checks incorrectly and deposited more or less than you thought you did at the ATM). We may remove funds from your account when we make adjustments.

## Make sure your deposit makes it safely to the bank (Fourth Paragraph):

Ensure your account number is correct when electronically transferring funds to your account through the Automated Clearing House (ACH) network. An example of this type of transfer is when your paycheck is deposited through direct deposit. When we process incoming fund transfers, we routinely rely on the account number given to us by the financial institutions or other persons who send the fund transfers to us. We will have no duty to determine if the account number provided to us is consistent with the name or other information given to us, and we will not be liable to you if we credit a fund transfer intended for you to another customer's account because the sender instructed us to credit an incorrect account number, or if we adjust your Account to remove the proceeds of a funds transfer or transfers incorrectly credited to your Account.

## Death of an account holder (First and Second Paragraphs, replacing previous First Paragraph):

Each joint depositor agrees to notify us promptly upon the death of any other depositor or authorized signer by providing us with a copy of the depositor's death certificate. If your account is considered payable-on-death, we will transfer your account to the beneficiaries listed on your signature card. Ordinarily, we have the right to pay any checks and carry out any other transactions authorized by the deceased depositor for 10 days after the date of death, or for a different period of time if specified by law. For joint accounts, the surviving account holder(s) can stop payment on checks or transfers made by the deceased. For accounts with a single account holder, a legal representative can stop payment on checks or transfers made by the deceased. Otherwise, we will pay all checks and carry out all authorized transactions for 10 days. Until legal requirements are met, we may refuse withdrawals from your account.

If we receive or release funds after the depositor's death and have to pay tax or reclamation claims to any governmental agency as a result, the estate of the deceased depositor will be liable for reimbursing us. We may hold, freeze or otherwise restrict access to any funds in the Account subject to a tax or reclamation claim until we are made aware that such claim has been resolved.

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VIRTUAL WALLET FINE PRINT UPDATES ARE CONTINUED AT THE END OF YOUR STATEMENT

## 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.

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## Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
21.59	5,657.24	4,647.34	1,031.49
		Average monthly balance	Charges and fees
		762.21	3.00

## Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	20	7
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	0	1

## Activity Detail

### Deposits and Other Additions

Date	Amount	Description
03/02	1,000.00	Online Transfer From XXXXX8767
03/02	1,600.00	Online Transfer From XXXXX6008
03/09	150.00	Online Transfer From XXXXX6008
03/09	350.00	Online Transfer From XXXXX6008
03/11	250.00	Online Transfer From XXXXX6008
03/12	274.73	Debit Card Credit Costco Whse #0631 Atlanta Ga
03/12	24.18	Funds Transfer From Acct 5424858767
03/13	8.33	Funds Transfer From Acct 5424858767
03/16	2,000.00	Zelle From Charles Folsom

There were 9 Deposits and Other Additions totaling \$5,657.24.

### Banking/Debit Card Withdrawals and Purchases


Date	Amount	Description
03/02	2,000.00	POS Purchase Publix Super M Atlanta Ga
03/03	130.00	3451 Recurring Debit Card Att*Bill Payment
03/09	91.93	3311 Debit Card Purchase Georgia Power Company
03/09	102.75	ATM Withdrawal 6731 Peachtree Ind Atlanta Ga
03/09	16.76	3311 Debit Card Purchase Uber Help.Uber.C Ca
03/09	3.00	ATM Transaction Fee - Withdrawal
03/12	274.73	POS Purchase Costco Whse #0 Atlanta Ga
03/12	6.33	POS Purchase Costco Whse #0 Atlanta Ga
03/18	75.27	3311 Debit Card Purchase Tst* Postino - Buckhea
03/18	8.21	POS Purchase BP#1996503Capl Chamblee Ga
03/18	43.93	POS Purchase BP#1996503Capl Chamblee Ga
03/19	17.59	3311 Debit Card Purchase Sweetgreen Lenox Squar
03/19	55.00	3311 Debit Card Purchase Vagaro_*Eclectic Barbe

There was 1 Banking Machine Withdrawal totaling \$102.75.

There were 7 Debit Card/Bank card PIN POS purchases totaling \$2,432.75.

There were 20 other Banking Machine/Debit Card deductions totaling \$982.59.

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## Banking/Debit Card Withdrawals and Purchases [- continued


Date	Amount	Description
03/19	1.57	3311 Debit Card Purchase Vagaro_*Eclectic Barbe
03/19	24.82	3311 Debit Card Purchase Tst*Fresh To Order - M
03/20	37.93	3311 Debit Card Purchase Cpk OD # 4 Atlanta Ga
03/23	120.28	3311 Debit Card Purchase Tst*Kabob Land Atlant
03/23	11.36	3311 Debit Card Purchase Tropical Smoothie Cafe
03/23	42.49	3311 Debit Card Purchase Raising Canes 0735
03/23	6.00	3311 Debit Card Purchase Sq *Thompson Hospitali
03/23	149.47	3311 Debit Card Purchase Surf Rider Bluewater
03/23	38.53	3311 Debit Card Purchase Cracker Barrel
03/27	11.52	POS Purchase CVS/Pharmacy # Atlanta Ga
03/30	33.22	3311 Debit Card Purchase Uber Help.Uber.C Ca
03/30	39.28	3311 Debit Card Purchase Uber Help.Uber.C Ca
03/30	35.26	3311 Debit Card Purchase Uber Help.Uber.C Ca
03/30	88.03	POS Purchase Target T-1197 Atlanta Ga
03/30	52.83	3311 Debit Card Purchase Uber Help.Uber.C Ca

## Online and Electronic Banking Deductions

Date	Amount	Description
03/02	300.00	Web Pmt- Payment Applecard Gsbank 58930638
03/02	35.00	Web Pmt Recur- Payment Applecard Gsbank 58930638
03/06	50.00	Zel To Ian Lee
03/09	100.00	Web Pmt- Payment Applecard Gsbank 58930638
03/09	100.00	Web Pmt- Payment Applecard Gsbank 58930638
03/10	160.00	Zel To Elite Ventures Llc
03/12	300.00	Web Pmt- Payment Applecard Gsbank 58930638
03/13	8.33	Web Pmt Recur- Payment Credit One Bank 53661094
03/17	24.67	Direct Payment - Payment Liberty Mutual Hxxxxxxxxx6470
03/23	51.25	Web Pmt- Autopay Premier Bankcard G

There were 10 Online or Electronic Banking Deductions totaling \$1,129.25.

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## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/27	21.59	03/10	32.15	03/16	2,000.00	03/20	1,711.01
03/02	286.59	03/11	282.15	03/17	1,975.33	03/23	1,291.63
03/03	156.59	03/12	.00	03/18	1,847.92	03/27	1,280.11
03/06	106.59	03/13	.00	03/19	1,748.94	03/30	1,031.49
03/09	192.15						

## VIRTUAL WALLET FINE PRINT UPDATES (continued)

"Adverse Claims" is replaced by "Disputes" and "Restricting Access to Your Account".

### Disputes:

If we become aware of a Dispute related to your Account, you agree that we may take action to address the Dispute without advance notice or any liability to you. Examples of a "Dispute" include, but are not limited to, a claim against your Account or some or all of the funds in it, a conflict among owners and/or authorized signers on your Account, a dispute over authority to act on your Account, and an assertion of fraudulent, unauthorized or unlawful activity on your Account.

While we are not required to take action in the event of a Dispute, and may continue to rely on information already on file regarding authority to act on your Account, we may take action including, but not limited to: honoring the Dispute if we believe it is valid; placing a hold on your Account or some or all of the funds in it, closing your Account and sending a check made out to you or you and any person or entity claiming an interest in the funds, or initiating legal proceedings, in which PNC may be entitled to recover reasonable attorney's fees and costs, to resolve the Dispute.


### Restricting Access to Your Account:

You agree that we may place a hold on your Account or some or all of the funds in your Account, or delay, decline or prevent transactions, without prior notice or any liability to you if we detect irregular activity, including but not limited to activity we suspect to be fraudulent, unauthorized or unlawful. We may hold funds and/or restrict transactions until our questions about any activity are resolved or we are directed by court order. We may also remove the funds on hold from your Account. You agree that, in addition to placing a hold, we may return any disputed funds or remove the funds on hold from your Account. In addition to our right of set off, we have the right to debit your Account or any of your other Accounts in the amount of a returned transfer, without prior notice, when any disputed amount has been returned. Unless applicable law provides otherwise, PNC is not obliged to provide an explanation addressing why a hold has been placed.

If you receive payment from us for an item, you agree that we may place a hold on your Account in order to investigate a claim that the item contains a forged endorsement or alteration. If, after a reasonable investigation, we find that the item contains a forged endorsement or alteration, we may charge your Account for the face value of the item.

### Obtaining Consumer Reports:

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You authorize us to obtain consumer reports about you from third parties such as consumer reporting agencies for purposes of verifying your identity and evaluating your eligibility for this Account. If the Account is jointly held, we will also obtain consumer report information about any joint owner(s). We may also obtain such reports to service and maintain the Account. By opening this Account, you consent to us obtaining and using these reports as described.

Reporting Negative Information to Consumer Reporting Agencies: Disputing reported information

(NOTE: This section formerly titled "Reporting negative information to credit bureaus: Disputing Reported Information" remains the same except that "credit bureaus," where the phrase appears in the title and body of this section, has been replaced with "consumer reporting agencies.")

Interest and Balance Computation Section (First Paragraph):

Your interest rates and Annual Percentage Yields may change. At our discretion, we may change the interest rate(s) and Annual Percentage Yield(s) on your account at any time without notice to you. We set interest rates at our discretion. We reserve the right to set interest rates based on the account, account type, customer, customer relationship, or channel in which the Account is opened.

CONSUMER ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT:

Consumer Electronic Banking Agreement; Section "In case of errors or questions about your Electronic Transfers" (Fourth Paragraph, following sentence ending "...in writing within 10 business days" and preceding subsection titled "Special Rules for New Accounts"):

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 calendar days, (for PIN point-of-sale transactions and/or Non-PIN transactions up to 90 calendar days) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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