

Virtual Wallet Student Spend Statement

PNC Bank






For the period **04/30/2020 to 05/28/2020**

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
-  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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> 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).

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
XXXXXXXX8775

Overdraft Coverage

- Your account is currently

Opted-Out.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
205.23	3,957.54	2,874.46	1,288.31
		Average monthly balance	Charges and fees
		411.31	.99

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	28	6
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	36.00
Total NSF/OD Refunds	.00	36.00

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Activity Detail

Deposits and Other Additions

There were 17 Deposits and Other Additions totaling \$3,957.54.

Date	Amount	Description
04/30	500.00	Zel From Folsom, Charles
04/30	100.00	Zel From Rosalyn Best
05/04	720.00	ATM Deposit 2920 N.Druid Hi Atlanta Ga
05/04	550.00	Zel From Idris A James
05/04	80.00	Zel From Terronne Prescod
05/04	30.00	Zel From Idris A James
05/05	25.00	Zel From Kianna C Morgan
05/06	40.00	Zel From Terronne Prescod
05/07	194.04	Visa Money Transfer C Apple Cash Visa Direct CA
05/07	49.25	Visa Money Transfer C Cash App*Cash Out Visa Direct CA
05/07	15.75	Visa Money Transfer C Cash App*Cash Out Visa Direct CA
05/08	200.00	Zel From Folsom, Charles
05/08	55.00	Zel From Mayers, Orwin
05/18	98.50	Visa Money Transfer C Cash App*Cash Out Visa Direct CA
05/26	600.00	Zel From Folsom, Charles
05/27	600.00	Zel From Folsom, Charles
05/27	100.00	Zel From Rosalyn Best


Banking/Debit Card Withdrawals and Purchases

There were 6 Debit Card/Bank card PIN POS purchases totaling \$80.34.

Date	Amount	Description
04/30	1.26	1345 Debit Card Purchase Paypal *Otomationte
04/30	1.38	1345 Debit Card Purchase Crd.Lt/*Buzzvoice.Com
04/30	.04	International POS Fee Vis 0429 CD
04/30	.04	International POS Fee Vis 0429 Lt
05/04	10.99	1345 Debit Card Purchase Zaxby's #68101 Atlant
05/04	14.95	1345 Debit Card Purchase Chegg 844- 2245952 Ca
05/04	2.97	1345 Debit Card Purchase Buzzoid Internet No
05/04	2.97	1345 Debit Card Purchase Buzzoid Internet No
05/04	.09	International POS Fee Vis 0503 No
05/04	.09	International POS Fee Vis 0503 No
05/05	1,167.07	1345 Debit Card Purchase Apple Cash 1Infinitel
05/06	16.08	1345 Debit Card Purchase Bates Hardware Co
05/06	35.67	POS Purchase Wal-Mart #3775 Atlanta Ga
05/06	21.73	1345 Debit Card Purchase Bim's Package Store

There were 35 other Banking Machine/Debit Card deductions totaling \$1,592.37.

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Banking/Debit Card Withdrawals and Purchases *- continued*


Date	Amount	Description
05/08	87.00	1345 Recurring Debit Card Gotham Club
05/08	1.90	POS Purchase M Street Corne Atlanta Ga
05/11	172.20	1345 Debit Card Purchase P D Tire & Auto Servic
05/11	1.75	1345 Debit Card Purchase USA*Five Star Food
05/11	15.12	1345 Debit Card Purchase Texaco 0381309 Atlant
05/11	3.23	POS Purchase Wal-Mart Super Atlanta Ga
05/13	7.61	1345 Debit Card Purchase Chick-Fil-A #03551
05/18	8.25	1345 Recurring Debit Card Dri*Avid Technology
05/18	1.69	1345 Debit Card Purchase Fdy*Instagrowing Kyiv
05/18	.05	International POS Fee Vis 0517 Ua
05/19	6.00	1345 Debit Card Purchase Landr Audio Inc
05/19	8.99	1345 Debit Card Purchase Landr Audio Inc
05/19	1.20	1345 Debit Card Purchase USA*Five Star Food
05/19	1.70	1345 Debit Card Purchase Fdy*Instagrowing Kyiv
05/19	34.35	1345 Debit Card Purchase Tunecore, Inc.
05/19	.18	International POS Fee Vis 0517 CD
05/19	.27	International POS Fee Vis 0518 CD
05/19	.05	International POS Fee Vis 0518 Ua
05/22	1.68	1345 Debit Card Purchase Fdy*Instagrowing Kyiv
05/22	.05	International POS Fee Vis 0521 Ua
05/26	1.47	1345 Debit Card Purchase Buzzoid Internet No
05/26	2.97	1345 Debit Card Purchase Buzzoid Internet No
05/26	11.00	POS Purchase BP#6428072Ez M Atlanta Ga
05/26	8.47	POS Purchase Racetrac 2531 Atlanta Ga
05/26	.04	International POS Fee Vis 0522 No
05/26	.09	International POS Fee Vis 0524 No
05/27	20.07	POS Purchase Qt 780 Outside Decatur Ga

Online and Electronic Banking Deductions

Date	Amount	Description
05/01	14.19	Web Pmt Single - Funds Robinhood 140816554
05/04	163.25	Web Pmt Single - Funds Robinhood 140816554
05/08	1,024.31	Web Pmt Single - Webcheck Georgia State Un 596094

There were 3 Online or Electronic
Banking Deductions totaling
\$1,201.75.

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Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
04/30	802.51	05/06	797.46	05/13	1.62-	05/22	32.42
05/01	788.32	05/07	1,056.50	05/18	86.89	05/26	608.38
05/04	1,973.01	05/08	198.29	05/19	34.15	05/27	1,288.31
05/05	830.94	05/11	5.99				
