

Virtual Wallet Spend Statement

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738


Primary account number: XX-XXXX-8759


Page 1 of 5

Number of enclosures: 0

For the period 04/29/2025 to 05/29/2025

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



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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

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

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Account Number: XX-XXXX-8759 - continued

For the period 04/29/2025 to 05/29/2025

BRYCE FOLSOM

Primary account number: XX-XXXX-8759

Page 2 of 5

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.

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.

Virtual Wallet Spend Statement

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Account Number: XX-XXXX-8759 - continued

For the period 04/29/2025 to 05/29/2025

BRYCE FOLSOM

Primary account number: XX-XXXX-8759

Page 3 of 5

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
274.30	3,822.91	4,097.21	.00
		Average monthly balance	Charges and fees
		283.47	5.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	37	0
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	.00	72.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
05/01	400.00	Zel From Rachel Bergeron
05/05	1,300.00	Online Transfer From 0000005424858767
05/06	23.26	Funds Transfer From Acct 5424858767
05/07	99.00	Funds Transfer From Acct 5424858767
05/12	500.00	Zel From Rachel Bergeron
05/14	250.00	Online Transfer From 0000005424858767
05/16	30.00	Zel From Joycelyn Bergeron
05/19	200.00	Online Transfer From 0000005424858767
05/19	150.00	Online Transfer From 0000005424858767
05/20	320.00	Online Transfer From 0000005424858767
05/23	250.00	Express Funds Check Deposit-Mobile
05/27	100.00	Online Transfer From 0000005424858767
05/27	160.00	Online Transfer From 0000005424858767
05/29	40.65	Funds Transfer From Acct 5424858767


There were 14 Deposits and Other Additions totaling \$3,822.91.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
05/05	18.00	3451 Recurring Debit Card Figma Figma.Com Ca
05/05	38.26	3451 Debit Card Purchase Tst*Azotea Cantina - A
05/05	1,701.36	3451 Debit Card Purchase Ett*Skyhousebuckheadre
05/07	19.95	3451 Recurring Debit Card Apple.Com/Bill
05/07	7.99	3451 Recurring Debit Card Apple.Com/Bill
05/08	99.00	3451 Recurring Debit Card Crunchbase, Inc.
05/15	60.22	3451 Debit Card Purchase Tst* Forza Storico Atl

There were 38 other Banking Machine/Debit Card deductions totaling \$3,370.35.

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For the period 04/29/2025 to 05/29/2025

BRYCE FOLSOM

Primary account number: XX-XXXX-8759

Page 4 of 5


Account Number: XX-XXXX-8759 - continued

Banking/Debit Card Withdrawals and Purchases [- continued

Date	Amount	Description
05/16	120.09	3451 Debit Card Purchase Tst*Carmel Atlanta Ga
05/16	41.98	3451 Debit Card Purchase Publix #1867 Atlanta
05/19	2.71	3451 Debit Card Purchase Chargepoint 19 Campbe
05/19	59.99	3451 Debit Card Purchase Sunday*Paper plane
05/19	20.00	3451 Debit Card Purchase Ifi Atlanta Ga
05/19	92.21	3451 Debit Card Purchase Apple Cash Sent Money
05/19	10.00	3451 Debit Card Purchase Apple Cash Sent Money
05/19	74.25	3451 Debit Card Purchase Tst*5 Church Buckhead
05/19	100.00	3451 Debit Card Purchase Apple Cash Sent Money
05/19	6.90	3451 Debit Card Purchase 6011 Uptown 833-46748
05/19	71.82	3451 Debit Card Purchase Publix #1867 Atlanta
05/20	100.00	3451 Debit Card Purchase Chargepoint 19 Campbe
05/20	36.34	3451 Debit Card Purchase Glf*Jaw Atlanta Ga
05/21	30.00	3451 Debit Card Purchase Shell Oil 57544778301
05/21	47.34	3451 Debit Card Purchase Flying Biscuit Cafe
05/21	9.00	3451 Debit Card Purchase Apple Cash Sent Money
05/21	43.85	3451 Debit Card Purchase Tst* Velvet Taco - Buc
05/21	22.97	N0521 3451 Payment Apple Com Cupertino Ca
05/22	12.75	3451 Debit Card Purchase Chick-Fil-A #00805
05/22	50.00	3451 Debit Card Purchase Apple Cash Sent Money
05/23	29.95	3451 Debit Card Purchase Xcel Solutions
05/27	25.29	3451 Debit Card Purchase Shell Oil 10011009007
05/27	71.44	3451 Debit Card Purchase Glf*Charleyatesgolf
05/27	8.72	3451 Debit Card Purchase Glf*Charleyatesgolf
05/27	158.00	3451 Debit Card Purchase Uso*Lgbs Lasc
05/27	9.99	3451 Recurring Debit Card Apple.Com/Bill
05/27	30.00	3451 Debit Card Purchase Apple Cash Sent Money
05/27	20.00	3451 Debit Card Purchase Apple Cash Sent Money

Banking/Debit Card Withdrawals and Purchases continued on next page

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Account Number: XX-XXXX-8759 - continued

For the period 04/29/2025 to 05/29/2025

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Primary account number: XX-XXXX-8759

Page 5 of 5

Banking/Debit Card Withdrawals and Purchases [- continued

Date	Amount	Description
05/27	9.99	3451 Recurring Debit Card liq*Identityiq.Com
05/29	100.00	3451 Debit Card Purchase Chargepoint 19 Campbe
05/29	9.99	3451 Recurring Debit Card liq*Identityiq.Com

Online and Electronic Banking Deductions

Date	Amount	Description
05/05	176.00	Web Pmt- ACH Pmt Amex Epayment M6182
05/05	36.00	Web Pmt- ACH Pmt Amex Epayment M6638
05/14	250.00	Zel To Bryce Folsom
05/15	21.92	Direct Payment - Payment Liberty Mutual Hxxxxxxxxx6470
05/27	134.94	Web Pmt- Internet Fpb CR Card
05/27	103.00	Web Pmt- Payment Best Buy 601704958932773

There were 6 Online or Electronic Banking Deductions totaling \$721.86.

Other Deductions

Date	Amount	Description
05/23	5.00	PNC Express Funds Fee

There was 1 Other Deduction totaling \$5.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
04/29	274.30	05/08	.00	05/16	285.79	05/22	165.66
05/01	674.30	05/12	500.00	05/19	197.91	05/23	380.71
05/05	4.68	05/14	500.00	05/20	381.57	05/27	69.34
05/06	27.94	05/15	417.86	05/21	228.41	05/29	.00
05/07	99.00						