

# Virtual Wallet Student Spend Statement

PNC Bank






For the period 10/30/2020 to 11/27/2020

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](http://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](http://pnc.com)

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## REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS; DISPUTING REPORTED INFORMATION

We may report information regarding your Account to credit bureaus. If the Account is jointly held, we may also report information to credit bureaus about any joint owner(s). Negative information, including closing of the Account with an overdrawn balance owed or other defaults on the Account, may be reflected in each joint owner's credit report. If you believe that the information that PNC Bank is furnishing to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services, as applicable, however, the dispute must be in writing and sent by mail or fax as follows:

- > PNC Bank, P.O. Box 99685, Pittsburgh, PA 15233 (Please note this is a new P.O. Box number)
- > Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125, or faxing 602-659-2197.
- > Early Warning Services, LLC Attn: Consumer Services, 16552 North 90th Street Suite 100, Scottsdale, AZ, 85260 or faxing it to: 480-656-6850.

Your correspondence should include the following information:

- > Your name, address and Social Security number
- > Your account number
- > The information being reported that you believe is inaccurate or incomplete
- > Any supporting documents, such as account statements, letters, etc.
- > A copy of the ChexSystems or Early Warning Services report, if available

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## IMPORTANT ACCOUNT INFORMATION

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 read this information and keep it with your records.

### Amendments

We reserve the right to amend this agreement (including the right to add new provisions and to convert you 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"

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(including the right to change charges, fees and the manner in which we calculate and/or credit interest) from time to time.

## Virtual Wallet Student Spend Account Summary

BRYCE FOLSOM

Account number: 54-2485-8759

Overdraft Protection Provided By: XXXXXX8767  
XXXXXX8775

Overdraft Coverage

- Your account is currently

Opted-Out.

### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
379.45	640.00	964.82	54.63
		Average monthly balance	Charges and fees
		340.36	.15

### Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	9	6
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

### Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Returned Item Fees (NSF)	.00	72.00
Total NSF/OD Refunds	.00	36.00

### Activity Detail

#### Deposits and Other Additions

Date	Amount	Description
11/02	10.00	Debit Card Credit Apple Cash 1Infinitelo Ca
11/02	200.00	Zel From Folsom, Charles
11/02	180.00	Zel From John Deegan
11/09	250.00	Zel From Folsom, Charles

There were 4 Deposits and Other Additions totaling \$640.00.


#### Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
10/30	32.00	3480 Debit Card Purchase Apple Cash 1Infinitel
11/05	220.09	3480 Debit Card Purchase Spirit Airl 4870249451
11/05	22.64	3480 Debit Card Purchase Sq *Puffers Smoke Shop
11/05	28.77	POS Purchase Walgreens Stor North Hollyw Ca
11/10	44.50	POS Purchase Target T-2776 Los Angeles
11/10	27.13	POS Purchase Wholefeds Dla # Los Angeles
11/10	8.57	POS Purchase 7-Eleven Los Angeles

There were 6 Debit Card/Bank card PIN POS purchases totaling \$181.22.

There were 9 other Banking Machine/Debit Card deductions totaling \$458.60.

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## Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
11/12	27.35	POS Purchase Burlington Sto Los Angeles
11/16	27.78	3480 Recurring Debit Card Trthfdr*Truthfinder.C
11/16	4.99	3480 Debit Card Purchase Buzzoid Internet No
11/16	.15	International POS Fee Vis 1112 No
11/17	1.00	3480 Debit Card Purchase Stash-Subscription
11/17	44.90	POS Purchase Hatch Yakitori Los Angeles
11/19	125.00	3480 Recurring Debit Card Aristotles Signals
11/23	24.95	3480 Recurring Debit Card Tu *Transunion

## Online and Electronic Banking Deductions

Date	Amount	Description
11/12	100.00	Zel To Austin Samuels
11/12	80.00	Zel To Rodney Oluigbo
11/12	30.00	Zel To Austin Samuels
11/12	20.00	Zel To Austin Samuels
11/16	95.00	Zel To Rodney Oluigbo

There were 5 Online or Electronic Banking Deductions totaling \$325.00.

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
10/30	347.45	11/09	715.95	11/16	250.48	11/19	79.58
11/02	737.45	11/10	635.75	11/17	204.58	11/23	54.63
11/05	465.95	11/12	378.40				