

Virtual Wallet Reserve Statement

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738


Primary account number: XX-XXXX-8767


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Number of enclosures: 0

For the period 07/31/2025 to 08/28/2025

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



PNC accepts Telecommunications Relay Service (TRS) calls.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain details related to Overdraft Protection in our Virtual Wallet Fine Print and our Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreements"). All other information in our Agreements continues to apply to your account. Please read this information and retain it with your records.

This is not an extension of credit. If the PROTECTING ACCOUNT is a deposit account, PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if such a transfer will exceed the funds available in the deposit account. If the PROTECTING ACCOUNT is a credit card account, PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if the credit card account is in default, if your credit card account is closed or suspended, or if the transfer would exceed the credit card account's cash advance limit. If the PROTECTING ACCOUNT is a line of credit account, PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if the line of credit account is in default, if your line of credit account is closed or suspended, or if the transfer will cause the balance on the line of credit account to exceed the Maximum Credit. PNC Bank shall not be obligated to transfer funds to the PROTECTED ACCOUNT if the transfer will in any way violate the terms of the agreement(s) which governs the PROTECTING ACCOUNT(S). Finally, a scheduled transfer between PNC accounts will not be processed if the account (checking, savings, or money market) from which the funds are being transferred does not have sufficient funds, even if that account is set up with overdraft protection.


IMPORTANT ACCOUNT INFORMATION

The Consumer Electronic Funds Transfer Disclosure Statement section of the Virtual Wallet Fine Print and Consumer Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreements") has been updated. All other information in your Agreements continues to apply to your account.

There are maximum limits on the total amount of ATM withdrawals, PIN transactions or purchases, and non-PIN transactions or purchases that you may make using your card in any calendar day. The amounts of these maximum limits will be disclosed to you when you receive your card. You may call us at the telephone number shown at the end of this disclosure statement if you need additional information on your limits. Additionally, you may be able to withdraw cash only in certain multiples, as indicated at each ATM. There may also be limits on the amount of total ATM deposits you may make using your card in any calendar day or month.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the Customer Care Center at 1-888-762-2265.

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IMPORTANT INFORMATION REGARDING PNC PURCHASE PAYBACK®

The PNC Purchase Payback Reward Program Terms and Conditions ("Terms and Conditions") have recently been updated. To view these updated Terms and Conditions, which apply to eligible PNC debit and credit cards, go to pnc.com/purchasepayback-terms. The Terms and Conditions also are available by mail upon request. For a list of eligible cards, please go to pnc.com/purchasepayback.

Virtual Wallet Reserve Account Summary

BRYCE FOLSOM

Account number: XX-XXXX-8767

Overdraft Protection has not been established for this account.

Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,579.56	4,503.41	4,267.99	1,814.98
		Average monthly balance	Charges and fees
		1,067.99	.00

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	29	1,067.99	.01

As of 08/28, a total of \$.04 in interest was paid this year.

Activity Detail

Deposits and Other Additions

Date	Amount	Description
08/12	265.80	Corporate ACH Transfer Stripe St-U2Z3D4T2I4H4
08/13	2,427.20	Corporate ACH Transfer Stripe St-I2O8Y8L3Q6K5
08/27	354.20	Corporate ACH Transfer Stripe St-G1A0B2F3Q2J1
08/28	1,456.20	Corporate ACH Transfer Stripe St-N6V9K8A4J7D4
08/28	.01	Interest Payment


There were 5 Deposits and Other Additions totaling \$4,503.41.

Online and Electronic Banking Deductions

Date	Amount	Description
08/04	750.00	Online Transfer To 0000005424858759
08/06	100.00	Online Transfer To 0000005424858759
08/07	200.00	Online Transfer To 0000005424858759
08/12	250.00	Online Transfer To 0000005424858759
08/18	200.00	Online Transfer To 0000005424858759
08/18	200.00	Online Transfer To 0000005424858759
08/19	150.00	Online Transfer To 0000005424858759
08/19	1,200.00	Online Transfer To 0000005424858759
08/19	1,000.00	Online Transfer To 0000005424858759
08/20	130.00	Online Transfer To 0000005424858759

There were 10 Online or Electronic Banking Deductions totaling \$4,180.00.

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Other Deductions

Date	Amount	Description
08/11	87.99	Funds Transfer To Acct 5424858759

There was 1 Other Deduction totaling \$87.99.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
07/31	1,579.56	08/07	529.56	08/13	2,884.57	08/20	4.57
08/04	829.56	08/11	441.57	08/18	2,484.57	08/27	358.77
08/06	729.56	08/12	457.37	08/19	134.57	08/28	1,814.98