

Virtual Wallet Student Reserve Statement

PNC Bank






For the period 05/29/2020 to 06/29/2020

BRYCE FOLSOM
5043 GOLFBROOK DR
STONE MOUNTAIN GA 30088-2809

Primary account number: 54-2485-8767


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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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 For 24-hour information, sign on to PNC Bank Online Banking
on [pnc.com](https://www.pnc.com)

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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)

> 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).

IMPORTANT ACCOUNT INFORMATION

Effective June 26th 2020, we are changing the "Large Dollar Deposits" and "Special Rules for New Account Holders" sections of the Consumer Funds Availability Policy found in your Account Agreement for Personal Checking, Savings and Money Market Accounts or Virtual Wallet Fine Print "What You Need To Know" ("Agreement(s)"). This change increases the amount of availability of a deposit from \$100 to \$125 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 \$125 will be available the first business day after the business day of your deposit for all purposes, and any remaining funds will be 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 travelers 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 \$125 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.

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

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 For 24-hour information, sign on to PNC Bank Online Banking
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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 Reserve Account Summary

BRYCE FOLSOM

Account number: 54-2485-8767

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 |
| .00 | .00 | .00 | .00 |
| | | Average monthly balance | Charges and fees |
| | | .00 | .00 |
