

# Virtual Wallet Student Reserve Statement

PNC Bank




Primary account number: 54-2485-8767

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Number of enclosures: 0

For the period 05/28/2022 to 06/29/2022

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](https://pnc.com)

For customer service call 1-888-PNC-BANK

PNC accepts Telecommunications Relay Service (TRS) calls.


Para servicio en español, 1-866-HOLA-PNC

**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](https://pnc.com)

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## IMPORTANT ACCOUNT INFORMATION

On June 4, 2022, PNC added a Public Injunctive Relief Waiver (the "Waiver") to the Arbitration Provision of the Virtual Wallet Fine Print (the "Agreement"). The Waiver is included below. All other information in your Agreement continues to apply to your account.

PLEASE READ THE WAIVER CAREFULLY: IT WILL IMPACT HOW LEGAL CLAIMS YOU AND PNC HAVE AGAINST EACH OTHER ARE RESOLVED.

THE ARBITRATION PROVISION WILL APPLY TO YOUR ACCOUNT(S) UNLESS YOU OPT OUT BY PROVIDING TIMELY NOTICE AS SET FORTH IN THE ARBITRATION PROVISION OR UNLESS YOU PREVIOUSLY OPTED OUT BY PROVIDING TIMELY NOTICE AS SET FORTH IN THE ARBITRATION PROVISION.

### PUBLIC INJUNCTIVE RELIEF WAIVER

If either you or we elect to arbitrate a Claim, neither you nor we will have the right to seek a public injunction, if such a waiver is permitted by the FAA. If a court decides that such a waiver is not permitted, and that decision is not reversed on appeal, any request for the remedy of a public injunction will be decided in court after all other Claims to be decided in arbitration under this Arbitration Provision are arbitrated and the arbitration award regarding such Claims has been entered in court. In no event will an arbitrator be permitted to issue a public injunction.

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## IMPORTANT ACCOUNT INFORMATION


Effective June 4, 2022, we are changing the "If we need to reclaim money" and "Closing your account" sections of your Virtual Wallet Fine Print "What You Need to Know" ("Agreement"). Starting June 4, 2022, the below provisions will replace the language currently in these sections of the Agreement. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

THE FOLLOWING PROVISIONS WILL BE EFFECTIVE STARTING JUNE 4, 2022:

### If we need to reclaim money

If you receive payment from us for an item, such as a check, and we need to investigate a claim that the item contains a forged endorsement or alteration, we are allowed to place a hold on your account while the investigation is made. If we find that the item contains a forged endorsement or alteration, we are allowed to charge your account for the face value of the item.

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You and any joint depositors grant us a security interest in the balance in the account(s) that comprise your Virtual Wallet and in any other individual and joint accounts in your name, including joint accounts owned by husband and wife, to pay all loans, overdrafts or other obligations or other indebtedness now or hereafter owing to us by you, either individually or jointly. We may exercise our right of set off without advance notice to you and without regard to any other right that we may have against you or any other person or entity. We may also freeze or place a hold on your account(s) without setting off in order to investigate any dispute or claim.

Our security interest and right of set off shall continue even after the account(s) has been closed and will apply to any credit resulting from disputes you initiate or any items received for payment after the account(s) has been closed. We reserve the right to apply the proceeds of any credit received to the account(s), including credits received after the account(s) is closed, to reduce any outstanding balance you owe us.

Our security interest and right of set off shall prevail and take priority over any claim, change of ownership, pledge, attachment, garnishment, levy, court order or other legal process of any kind whatsoever. Should one of these events occur, we may take any action permitted or required by law.

FOR ACCOUNTS IN INDIANA: All joint account holders specifically agree that the provisions of Indiana Code 32-17-11-17 and 32-17-11-27, regarding the proportion of net contribution by each joint account holder, shall not apply to any charge to an Account under this section, and we shall have the right to deduct from any such Account the amount of any indebtedness due and owing to us from any joint account holder up to and including the entire balance of any such Account without regard to the contribution to the Account.

## Closing your account

You or the Bank can close the account(s) that comprise your Virtual Wallet at any time, for any reason, without advance notice. We may ask that you provide your request to close your account(s) in writing. We are not required to close the account(s) at your request until all known authorized or outstanding items (including, but not limited to, checks, ATM, point-of-sale, ACH and other electronic transactions) have been paid from your account(s) and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions or other unresolved internal research requests/disputes concerning the account(s)) have been resolved. After you or we close the account(s), if the account(s) has a positive balance, we will mail you a check for the final balance, reduced by any amount you owe us. You will still be responsible for any outstanding transactions, or service charges or overdrafts incurred before, during or after the time the account(s) is closed.

After your account(s) is closed, we may temporarily reopen your account(s) to resolve a dispute concerning the account(s), or to accept a debit or credit to your account(s), even if doing so results in your account(s) becoming overdrawn. If we temporarily reopen your account(s), we may exercise our discretion to return any debit or credit that is received to your account(s) while your account(s) is temporarily reopened.

Alternatively, if we receive a debit or credit to your account(s) after it is closed, we may, in our sole discretion, return to the payee any debit or return to the originator any additional deposits or electronic credits (including, but not limited to, Social Security, pension payments and automatic payroll deposits), and you will be liable for any associated charges.

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## Virtual Wallet Student Reserve Account Summary


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**Overdraft Protection** has not been established for this account.

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

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## 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

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