

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



PNC accepts Telecommunications Relay Service (TRS) calls.

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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.

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## 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.

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## 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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 For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com

Account Number: XX-XXXX-8767 - continued

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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.

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## 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.

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## 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.

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Account Number: XX-XXXX-8767 - continued

## Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
51.22	2,925.92	2,656.42	320.72
		Average monthly balance	Charges and fees
		346.02	.00

## Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.00%	31	346.02	.00

As of 05/29, a total of \$.01 in interest was paid this year.

## Activity Detail

### Deposits and Other Additions

Date	Amount	Description
04/29	309.73	Corporate ACH Transfer Stripe St-L3H8T2W1G5T9
05/02	1,072.31	RTP Received Stripe Payments Compan 05/02 53050
05/06	3.38	Corporate ACH Transfer Stripe St-U8I0Q5L1Q6G8
05/14	928.59	RTP Received Stripe 05/14 40165
05/23	250.96	RTP Received Stripe 05/23 70537
05/29	360.95	Corporate ACH Transfer Stripe St-B0F6V3B3J8J4

There were 6 Deposits and Other Additions totaling \$2,925.92.

### Online and Electronic Banking Deductions

Date	Amount	Description
05/05	1,300.00	Online Transfer To 0000005424858759
05/05	13.51	Corporate ACH Transfer Stripe St-B8X5F0V5J9X1
05/14	250.00	Online Transfer To 0000005424858759
05/19	200.00	Online Transfer To 0000005424858759
05/19	150.00	Online Transfer To 0000005424858759
05/20	320.00	Online Transfer To 0000005424858759
05/27	100.00	Online Transfer To 0000005424858759
05/27	160.00	Online Transfer To 0000005424858759

There were 8 Online or Electronic Banking Deductions totaling \$2,493.51.

### Other Deductions

Date	Amount	Description
05/06	23.26	Funds Transfer To Acct 5424858759
05/07	99.00	Funds Transfer To Acct 5424858759
05/29	40.65	Funds Transfer To Acct 5424858759

There were 3 Other Deductions totaling \$162.91.

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
04/29	360.95	05/06	99.87	05/19	329.46
05/02	1,433.26	05/07	.87	05/20	9.46
05/05	119.75	05/14	679.46	05/23	260.42
				05/29	320.72