



For the Period 05/01/2023 to 05/31/2023

Primary Account Number: 49-4588-7411

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Number of enclosures: 0


THE UNITED RENOVATIONS  
3243 BLUE LOBELIA  
NEW BRAUNFELS TX 78130-0174

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PO Box 609  
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 Visit us at [PNC.com/smallbusiness](https://PNC.com/smallbusiness)

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## IMPORTANT ACCOUNT INFORMATION

Effective April 23, 2023, we are amending your Account Agreement for Business Accounts ("Agreement") to include the below disclosure entitled "Rule 370 Notification Requirements." All other information in your Agreement continues to apply to your Account. Please read this information carefully and keep it with your records, as it outlines certain accountholders' obligations in the unlikely event the Account becomes eligible for deposit insurance coverage.


### Rule 370 Notification Requirements

If you have opened a deposit Account on behalf of the beneficial owner(s) of the funds in the Account (for example as an agent, nominee, guardian, executor, custodian, or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the Federal Deposit Insurance Corporation (FDIC) (each, a "Pass-Through Account"). This means the Pass-Through Account could qualify for additional insurance coverage.

If the Pass-Through Account has "transactional features" as defined in section 370.2(j) of the FDIC's Rules and Regulations, you as the Account holder must maintain and be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements. The FDIC's Deposit Brokers Processing Guide outlines the information you must maintain regarding the beneficial owners of the funds in the Pass-Through Account and the format in which you would be required to provide the records to the FDIC in the unlikely event of PNC's failure. In order to receive timely payment of deposit insurance, you must be able to provide the required information within 24 hours after the appointment of the FDIC as receiver. The Deposit Brokers Processing Guide can be accessed on the FDIC's website at <https://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html>.

If you maintain a Pass-Through Account at PNC, you agree to cooperate fully with PNC and the FDIC in connection with determining the insured status of funds in such Accounts at any time. In the event the FDIC is appointed as receiver of PNC, you agree to provide the FDIC with the information described above in the required format within 24 hours. In the event of PNC's failure, a hold will be placed on the Pass-Through Account and will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and legal claims against you from the beneficial owners of the funds in the Pass-Through Account. If you do not provide the required data, access to funds in the Pass-Through may be restricted until the information is received, which could delay payments of deposit insurance to the beneficial owners. We can help you validate that your file format and

# Business Premium Money Market

 For 24-hour account information, sign-on to  
pnc.com/mybusiness/

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the information in it is appropriate to facilitate the timely calculation of deposit insurance. Please visit pnc.com/fdic-passthrough for more information. Notwithstanding other provisions in this Agreement, this Section survives after the FDIC is appointed as PNC's receiver, and the FDIC is considered a third-party beneficiary of this section.

## IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Checking Accounts and Related Charges Additional Services and Options ("Schedule"). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective April 1, 2023, the Business Return of Deposited/Cashed Item fee of \$15.00 is no longer being charged.

## Business Premium Money Market Summary

The United Renovations

Account number: 49-4588-7411

### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
13.61	600.00	15.00	598.61
		Average ledger balance	Average collected balance
		540.54	540.54

### Deposits and Other Additions

Description	Items	Amount
Other Additions	1	600.00
Total	1	600.00

### Checks and Other Deductions

Description	Items	Amount
Service Charges and Fees	1	15.00
Total	1	15.00

### Daily Balance

Date	Ledger balance	Date	Ledger balance
05/01	1.39-	05/04	598.61

## Activity Detail

### Deposits and Other Additions

#### Other Additions


Date posted	Amount	Transaction description	Reference number
05/04	600.00	Online Transfer From	0000004945732938 THE UNITED RENO

### Checks and Other Deductions

#### Service Charges and Fees

Date posted	Amount	Transaction description	Reference number
05/01	15.00	Service Charge Period Ending 04/28/2023	

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## Detail of Services Used During Current Period

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Note: The total charge for the following services will be posted to your account on 06/01/2023 and will appear on your next statement as a single line item entitled Service Charge Period Ending 05/31/2023.

Description	Volume	Amount
Account Maintenance Charge	1	12.00
Paper Statement Fee	1	3.00
Total For Services Used This Period		15.00
Total Service Charge		15.00

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