

Virtual Wallet Spend Statement

PNC Bank




For the period 11/07/2023 to 12/06/2023


ERWIN CESPEDES
3243 BLUE LOBELIA
NEW BRAUNFELS TX 78130-0174

Primary account number: 49-5279-0984

Page 1 of 3

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

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

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Consumer Schedules of Service Charges and Fees and our 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 October 6, 2023, the maximum number of Overdraft Fees charged per day on all consumer deposit accounts was reduced from four to one.

IMPORTANT INFORMATION FOR DEBIT CARD CUSTOMERS

Please review the limits below for PNC debit cards. Effective January 9, 2024, subject to available funds, your daily ATM withdrawal limits are as follows, based on product:

Virtual Wallet, Virtual Wallet Student, Interest Checking and Standard Checking:

> ATM Withdrawal: \$1,000

Performance Checking and Virtual Wallet with Performance Spend:

> ATM Withdrawal: \$1,500

Performance Select Checking, Virtual Wallet with Performance Select, and Virtual Wallet Checking Pro:

> ATM Withdrawal: \$2,000

Please review the limits below for PNC banking cards. Effective January 9, 2024, subject to available funds, PNC daily banking card limits are as follows, based on product:

Interest Checking, Standard Checking, High Yield Savings, Standard Savings, Statement Savings, Premiere Money Market, and Premium Money Market:

> ATM Withdrawal: \$1,000

Performance Checking:

> ATM Withdrawal: \$1,500

Performance Select Checking:

> ATM Withdrawal: \$2,000

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Page 2 of 3

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Account Number: 49-5279-0984 - continued

Consumer Cards Only: Your limits may be higher if you have multiple products linked to your debit or banking card. The product with the highest limit will apply to your card. If custom limits are applied to your debit card, those limits will stay the same.

Virtual Wallet Spend Account Summary

ERWIN CESPEDES

Account number: 49-5279-0984

Overdraft Protection has not been established for this account.

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

Overdraft Coverage

- Your account is currently

Opted-Out.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,992.81	3,700.00	5,424.59	268.22
		Average monthly balance	Charges and fees
		912.72	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	3	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
11/20	2,200.00	Online Transfer From 0000004945732938
11/20	1,500.00	Online Transfer From 0000004945732938

There were 2 Deposits and Other Additions totaling \$3,700.00.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
11/13	634.96	4606 Debit Card Purchase State Farm 800-956631
12/04	148.38	4606 Debit Card Purchase Pp*Agile Premium Finan
12/06	95.94	4606 Recurring Debit Card Intuit *Qbooks Online


There were 3 other Banking Machine/Debit Card deductions totaling \$879.28.

Online and Electronic Banking Deductions

Date	Amount	Description
11/07	353.47	Direct Payment - XXXXXX7455 Lone Star Storag
11/15	96.50	Direct Payment - XXXXXX7455 Lone Star Storag
11/20	1,269.85	Web Pmt- Billpay Stellantis Finan Stellantis Fina
11/21	1,419.73	Web Pmt- Fordcredit Ford Motor CR 061005321
11/21	1,405.76	Web Pmt- Jdf Webpay Jdf Web Pay 510002451456

There were 5 Online or Electronic Banking Deductions totaling \$4,545.31.

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Page 3 of 3

Account Number: 49-5279-0984 - continued

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/07	1,639.34	11/15	907.88	11/21	512.54	12/06	268.22
11/13	1,004.38	11/20	3,338.03	12/04	364.16		
