

Virtual Wallet Spend Statement

PNC Bank




For the period 02/07/2024 to 03/06/2024


ERWIN CESPEDES
3243 BLUE LOBELIA
NEW BRAUNFELS TX 78130-0174

Primary account number: 49-5279-0984

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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

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 Schedule 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 February 1, 2024, the Staff-Assisted Statement Request Fee of \$5.00 will be eliminated from all consumer product types.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Consumer and Business 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 February 26, 2024, consumer and business deposit accounts that are enrolled to receive Paper Statements with Check Images will be charged only the Paper Statement Fee if there are no check images for that statement period.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Consumer and Business 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 February 1, 2024, the Debit and Banking Card Replacement fees of \$7.50 will no longer be charged on consumer and business deposit accounts.

IMPORTANT ACCOUNT INFORMATION

We are resending the following statement message that was sent in December 2020, which you may have already received:

On December 13, 2020, we updated language in the "Amendments" section in your Virtual Wallet Fine Print "What You Need to Know" ("Agreement"). Below is the updated language. All other information in your Agreement continues to apply to your account. Please keep this information for your records.

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on [pnc.com](https://www.pnc.com)

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AMENDMENTS

We reserve the right to amend this Agreement (including the right to add new provisions and to convert your Account from one product to another) and the "PNC Virtual Wallet, Virtual Wallet Student, Virtual Wallet with Performance Spend, Virtual Wallet with Performance Select or Virtual Wallet Checking Pro Features and Fees" (including the right to change charges, fees, and the manner in which we calculate and/or credit interest), from time to time.

The full "Amendments" section can be found in the Virtual Wallet Fine Print at pnc.com/virtualwallet.

IMPORTANT ACCOUNT INFORMATION

We are resending the following statement message that was sent between January 1, 2022 and March 31, 2022, which you may have already received:

On January 23, 2022, we updated the "Low Cash Mode Terms and Conditions" section of your Virtual Wallet Fine Print to explain the default alerts that come with the experience. Below are the updated sections. All other information in your Virtual Wallet Fine Print continues to apply to your account. Please keep this information for your records.

Low Cash Mode includes:

> The option to set up an enhanced set of alerts and edit your default alert settings (by default, PNC will establish alerts for your primary email based on a \$50 available balance threshold).

To receive Low Cash Mode alerts, you must provide a valid email address, either at account opening, in online banking, or in the PNC Mobile app. If you want to customize your Low Cash Mode or these alert preferences, you can do so in the PNC Mobile app.

The full "Low Cash Mode Terms and Conditions" can be found in the Virtual Wallet Fine Print at pnc.com/virtualwallet.

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:

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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

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.

ERWIN CESPEDES

Virtual Wallet Spend Account Summary

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
2,609.79	.00	1,791.17	818.62
		Average monthly balance	Charges and fees
		1,449.67	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	5	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
02/07	353.47	4606 Recurring Debit Card Fsp*Lone Star Storage
02/12	596.88	4606 Debit Card Purchase State Farm 800-956631
02/15	96.50	4606 Recurring Debit Card Fsp*Lone Star Storage
03/04	148.38	4606 Debit Card Purchase epypolicy Austin Tx
03/06	95.94	4606 Recurring Debit Card Intuit *Qbooks Online

There were 5 other Banking Machine/Debit Card deductions totaling \$1,291.17.


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Online and Electronic Banking Deductions

There was 1 Online or Electronic
Banking Deduction totaling \$500.00.

Date	Amount	Description
02/23	500.00	Online Transfer To 0000004945732938

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/07	2,256.32	02/15	1,562.94	03/04	914.56	03/06	818.62
02/12	1,659.44	02/23	1,062.94				
