



Business Card

Account # XXXX XXXX XXXX 7563
 Statement closing date 01/19/24
New balance \$2,941.57
Minimum payment \$120.00
Due date 02/14/24

Questions?

pnc.com/accountview
 1-800-474-2101 24 hours a day, 7 days a week

PNC Cash RewardsSM Visa Signature[®] Business

Your account summary

Previous balance	\$3,290.56
Total payments received - thank you	\$439.91
Purchases	\$0.00
Credits	\$0.00
Cash advances	\$0.00
Late and overlimit fees	\$0.00
Finance charges	\$90.92
New balance	\$2,941.57
Minimum payment	\$120.00
Due date	02/14/24
Total credit limit	\$5,000.00
Total available credit	\$2,058.00
Cash advance available credit	\$1,250.00

Your rewards summary

Previous total	\$78.07
New total	\$78.07

Cash Rewards never expire.

Log in to your credit card account to redeem your Cash Rewards at pnc.com/onlinebanking or call 1-800-474-2101.

Rewards can be deposited directly to

- Your PNC Business Checking account
- Your PNC Business Savings account
- Or be credited to your PNC Business credit card

Your transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
01/19	01/19	*FINANCE CHARGE*	PURCHASES \$90.92 CASH ADVANCE \$0.00	\$90.92
01/03	01/03	7443603QL01MMM6P1	ONLINE CREDIT CARD PMT 01/04 XXXX7563	\$339.91-
01/13	01/13	7443603QY01MMM6P9	ONLINE CREDIT CARD PMT 01/14 XXXX7563	\$100.00-
Total				\$439.91-



PO BOX 3479
 PITTSBURGH PA 15230-3479

Check here if address, phone or e-mail changes are indicated on reverse side

Account # XXXX XXXX XXXX 7563

New balance \$2,941.57
Minimum payment \$120.00
Due date 02/14/24

PAYMENT ENCLOSED

44360300715075630000294157000001000000000120009

\$ _____

Make check payable to:

PNC BANK
 PO Box 71335
 Philadelphia PA 19176-1335

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



Terms and Conditions

Making and crediting of payments We provide several ways for you to make a payment:

- **Mail:** Send your payment to the P.O. Box printed on your statement coupon.
- **Online:** Sign on to your PNC Online Banking account at pnc.com and click on "Make a Payment" or "Pay Today" on the account activity screen for your account.
- **Phone:** Use our automated telephone payment service by calling the customer service phone number on the first page of this statement.

If you use one of the payment options listed above to make your payment and you comply with the additional payment requirements set out in this section, we will credit your payment as follows:

- Mailed payments received by 5:00 p.m. eastern time will be credited same day received.
- Payments made by 6:00 p.m. eastern time using our automated telephone payment service will be credited same day made.
- Payments made before midnight eastern time by signing on to your PNC Online Banking account and clicking on "Make a Payment" or "Pay Today" on the account activity screen for your account will be credited the same day made.
- Payments received/made after the above cut-off times will be credited the next day.

If you don't use one of the options listed above and/or don't comply with the following additional payment requirements, crediting of your payment may be delayed up to 5 days or your payment may be rejected.

Additional payment requirements: All payments must be in U.S. dollars and drawn on an account at a U.S. financial institution. You may not use a PNC Bank convenience check to make a payment on your account. When sending your payment by mail, you must use the envelope provided with your statement and include your statement coupon, make sure our address on the statement coupon is showing through the envelope window; do not send cash or include paper clips, staples, tape or other correspondence with your payment.

Important information about Credit Availability: In order to ensure there is enough time for a payment to clear the account on which it is drawn, we may not make the payment amount available to re-borrow for a period of 10 or 14 days, depending on the amount of the payment and other factors. Even if the payment amount is not available immediately, the payment will be credited on receipt if and as provided in the section called "Making and Crediting of Payments" above.

Conditional Payments: Any payment you send to us for less than the full balance marked with the words "Paid in Full" or similar language, must be sent to Customer Service, P.O. Box 3429, Pittsburgh, PA 15230-3429. We may refuse to accept such payments. If your payment is made to any other address, we may accept the payment without losing any of our rights. All other payments should be sent to the payment address printed on the remittance portion of the statement.

Lost or Stolen Cards: You must immediately report lost or stolen cards by calling the Customer Service number on the front of the statement.

Grace Period: You may avoid finance charges on the Purchases portion of your New Balance if you paid in full the New Balance showing on your previous statement and you pay in full the New Balance on your current statement. All payments must be received by the requested due dates to avoid finance charges. The grace period is not applicable to cash advances or balance transfers.

Balance Calculation Method: The balance calculation method we use for purchases, cash advances and balance transfers is described in the paragraphs that follow. However, please note: If you were a BBVA USA credit card account holder and, in accordance with the written instructions provided to you, rejected the changes to your account terms that were to take effect on October 8, 2021, please refer to your credit card agreement or contact the PNC Customer Care phone number on the front of your statement for balance calculation details.

Balance Calculation for Purchases: Finance charges on Purchases accrue from the date of each transaction. We figure finance charges for Purchases by applying the periodic rate for Purchases to the Average Daily Balance for Purchases. To get your Average Daily Balance for Purchases we take the beginning balance of Purchases for your Account each day, and unpaid finance charges and fees that apply to Purchases, add any new Purchases (if you have not paid in full your previous New Balance by the Due Date) and subtract any payments and credits that apply to Purchases. This gives us the Daily Balance for Purchases. Then, we add all the daily balances for Purchases for the billing cycle and divide by the total number of days in the billing cycle. This gives us the Average Daily Balance for Purchases.

Balance Calculation for Cash Advances: A finance charge will be imposed on all Cash Advances from the date of each Cash Advance. We figure the finance charges for Cash Advances by applying the periodic rate for Cash Advances to the Average Daily Balance for Cash Advances. To get your Average Daily Balance for Cash Advances, we take the beginning balance of Cash Advances for your Account each day, and unpaid finance charges and fees that apply to Cash Advances, add any new Cash Advances, and subtract any payments and credits that apply to Cash Advances. This gives us the Daily Balance for Cash Advances. Then, we add all the Daily Balances for Cash Advances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the Average Daily Balance for Cash Advances.

Balance Calculation for Balance Transfers: A finance charge will be imposed on all Balance Transfers from the date each transfer check is written by us. We figure the finance charges for Balance Transfers by applying the periodic rate for Balance Transfers to the Average Daily Balance for Balance Transfers. To get your Average Daily Balance for Balance Transfers, we take the beginning balance of Balance Transfers for your Account each day, and unpaid finance charges and fees that apply to Balance Transfers, add any new Balance Transfers, and subtract any payments and credits that apply to Balance Transfers. This gives us the Daily Balance for Balance Transfers. Then, we add all the Daily Balances for Balance Transfers for the billing cycle and divide by the total number of days in the billing cycle. This gives us the Average Daily Balance for Balance Transfers.

The finance charge may be determined by (1) multiplying each of the Average Daily Balances by the number of days in the billing cycle, (2) multiplying each of the results by the applicable daily periodic rate, and (3) adding each of these products together.

IMPORTANT NOTICE

This is an attempt to collect a debt and any information obtained will be used for that purpose.

BBVA is a registered trademark of BBVA, S.A.

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Moving? Please provide your new information below and also check the box on the front of the payment stub to ensure prompt handling.

Street address _____

City _____ State _____ ZIP _____

Business phone _____ Cell phone _____

*Email address _____

**This email address will be used to provide you with general communications and special offers.
This change will not update your email address in any PNC Bank online service.*

Your finance charges

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE (MAY VARY)	DAYS IN BILLING	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	34.240%	0.09380%	31	\$3,126.82	\$90.92
Cash advances	34.240%	0.09380%	31	\$0.00	\$0.00
					\$90.92

Important information - please read

TOTAL *FINANCE CHARGE* PAID IN 2023 \$0.00

Your Visa® Guide to Benefits was updated.

The Visa Guide to Benefits associated with your PNC Bank Visa Signature® credit card was updated effective December 15, 2023. No benefits were removed with this update. The new Guide to Benefits is available at pnc.com/visabenefits, or by mail upon request.

We updated the *PNC Cash Rewards® Visa Signature® Business Credit Card Rewards Program Terms and Conditions* ("*Terms and Conditions*") effective September 1, 2023. These changes include updates to the "Changes to the Program" section of the *Terms and Conditions* regarding misuse or abuse of the PNC Cash Rewards Program. For accounts with a consolidated billing structure, we also added details about the control account and what this means for you from an earning perspective.

Please read the new *Terms and Conditions* carefully and call us at the phone number on the back of your card if you have any questions. The new *Terms and Conditions* are available at pnc.com/businesscashrewards, or by mail upon request.

