

Virtual Wallet Spend Statement

PNC Bank




For the period 11/02/2023 to 12/01/2023


ERWIN CESPEDES
ANNA NICOLE CESPEDES
BIBIAN GILBERTO CESPEDES
121 MESQUITE CV
BASTROP TX 78602-1604

Primary account number: 49-4549-7616

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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

ACTION REQUIRED TO PROVIDE INFORMATION FOR YOUR DEPOSIT ACCOUNT

PNC Bank is required to maintain deposit account records that will allow us to meet Federal Deposit Insurance Corporation (FDIC) requirements to accurately calculate the amount of deposit insurance available on each deposit account. For jointly owned PNC Bank accounts, all owners need to sign an Account Registration and Agreement form (also called a Signature Card). Among other things, this will help ensure that the account is insured by the FDIC as a joint account.

We previously notified you that we do not have a Signature Card displaying all owners' signatures for this account.

Please contact a PNC Bank location to make an appointment for all joint owners to sign a Signature Card. You can visit pnc.com/locator to find the location nearest you. Please provide reference code 16685 at the appointment.

Your failure to respond could result in a delay of deposit insurance payments in the unlikely event you become entitled to such payments. If you have recently provided this information, please disregard this message.

We're here to help. If you have questions or need assistance, please visit a PNC Bank location, or call us at 1-888-PNC-BANK (1-888-762-2265) and provide the reference code 16685. International callers can call 412-803-7711. (Check with your phone service provider for specific international calling instructions, rates and charges that may apply. Collect calling availability varies by country and may require a local operator).


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

Virtual Wallet Spend Statement

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

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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

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

Account number: 49-4549-7616

Overdraft Protection Provided By: XXXXXX7624

Overdraft Coverage

- Your account is currently

Opted-Out.

ERWIN CESPEDES

Anna Nicole Cespedes

Bibian Gilberto Cespedes

Balance Summary

| Beginning balance | Deposits and other additions | Checks and other deductions | Ending balance |
|-------------------|------------------------------|-----------------------------|------------------|
| 16.00 | 220.00 | 68.00 | 168.00 |
| | | Average monthly balance | Charges and fees |
| | | 145.76 | 7.00 |


Activity Detail

Deposits and Other Additions

| Date | Amount | Description |
|-------|--------|---------------------------------------|
| 11/07 | 20.00 | Funds Transfer From Acct 4945497624 |
| 11/10 | 200.00 | Online Transfer From 0000004945732938 |

There were 2 Deposits and Other Additions totaling \$220.00.

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Online and Electronic Banking Deductions

There were 2 Online or Electronic Banking Deductions totaling \$61.00.

| Date | Amount | Description |
|-------|--------|---|
| 11/07 | 36.00 | Web Pmt Recur- Crcardpmt Capital One 3Snemenv5O0Xk2Y |
| 11/28 | 25.00 | Twh Auto Transfer To 4945497624 |

Other Deductions

There was 1 Other Deduction totaling \$7.00.

| Date | Amount | Description |
|-------|--------|---------------------------|
| 12/01 | 7.00 | Monthly Service Charge Vr |

Daily Balance Detail

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|-------|---------|-------|---------|-------|---------|-------|---------|
| 11/02 | 16.00 | 11/10 | 200.00 | 11/28 | 175.00 | 12/01 | 168.00 |
| 11/07 | .00 | | | | | | |

- Service Charge Explanation

| Account type | Account number | Balance type | As of | Balance |
|-------------------|----------------|------------------------|-------|---------|
| Standard Checking | XX-XXXX-7616 | This Cycle Avg Balance | 12/01 | 146.00 |

These accounts were reviewed to meet the balance requirements of your Account. Since balance requirements were not met this month, a \$7.00 fee was deducted from this account.

Note: The average balance shown was calculated before the service charge was deducted from your account.