

# Virtual Wallet Spend Statement

PNC Bank




For the period 02/29/2024 to 03/28/2024


KAYLA WINTERS  
1629 PECK AVE  
SAN MATEO CA 94401-2128

Primary account number: 38-2514-7131

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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](https://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

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 Write to: Customer Service

PO Box 609

Pittsburgh, PA 15230-9738

 Visit us at [pnc.com](https://pnc.com)

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## 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.

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## 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.

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## 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.


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## 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.

# Virtual Wallet Spend Statement

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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](https://pnc.com/virtualwallet).

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## 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](https://pnc.com/virtualwallet).

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

Account Number: 38-2514-7131 - continued

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.

KAYLA WINTERS

## Virtual Wallet Spend Account Summary

Account number: 38-2514-7131

Overdraft Protection Provided By: XXXXXX7166  
XXXXXX7158

Overdraft Coverage  
- Your account is currently  
Opted-Out.

### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
770.78	.00	777.78	7.00-
		Average monthly balance	Charges and fees
		371.80	7.00

### Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	15	8
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
03/01	13.41	POS Purchase Walgreens Stor Oakland Ca
03/01	69.34	POS Purchase Walgreens Stor Oakland Ca
03/04	58.08	3880 Debit Card Purchase Tmobile*Prepaid Web
03/04	19.89	3880 Debit Card Purchase McDonald's F7498
03/11	19.99	3880 Debit Card Purchase Google *Google Storage
03/11	8.99	3880 Debit Card Purchase EPC*Fortnite
03/11	22.04	3880 Debit Card Purchase Amzn Mktp US*R63Bw1Ba0
03/13	4.41	3880 Debit Card Purchase Mta Meter Mta McKay

There were 8 Debit Card/Bank card PIN POS purchases totaling \$360.14.

There were 15 other Banking Machine/Debit Card deductions totaling \$410.64.

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## Banking/Debit Card Withdrawals and Purchases *- continued*

Date	Amount	Description
03/15	11.46	3880 Debit Card Purchase Amazon.com*Rh45L6Ff0
03/15	74.01	POS Purchase Michaels S Emeryville Ca
03/15	130.97	POS Purchase Target T-2767 Emeryville Ca
03/18	142.61	3880 Debit Card Purchase U-Haulwhite Horse Liqu
03/18	50.76	POS Purchase The Home Depot Emeryville Ca
03/18	10.46	POS Purchase 7-Eleven Oakland Ca
03/18	6.48	POS Purchase Safeway #3132 Oakland Ca
03/19	22.34	3880 Debit Card Purchase Chevron 0356700 Oakla
03/20	9.99	3880 Recurring Debit Card Uber Help.Uber.C Ca
03/20	7.59	3880 Debit Card Purchase Amazon Prime*Rh1B539N0
03/22	22.03	3880 Debit Card Purchase Domino's 8276 Stockto
03/22	19.99	3880 Recurring Debit Card Imdbpro 206-2662425
03/22	35.00	3880 Recurring Debit Card Visible 866-3313527
03/25	6.23	3880 Debit Card Purchase Dad & Sons Market
03/25	4.71	POS Purchase Safeway #1119 Oakland Ca

## Other Deductions

Date	Amount	Description
03/28	7.00	Monthly Service Charge Vr

There was 1 Other Deduction totaling \$7.00.

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/29	770.78	03/11	559.04	03/18	127.88	03/22	10.94
03/01	688.03	03/13	554.63	03/19	105.54	03/25	.00
03/04	610.06	03/15	338.19	03/20	87.96	03/28	7.00-

## - Service Charge Explanation

Account type	Account number	Balance type	As of	Balance	
Interest Checking	XX-XXXX-7166	This Cycle Avg Balance	03/28	.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.
Standard Checking	XX-XXXX-7131	This Cycle Avg Balance	03/28	372.04	

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