For the period 06/23/2016 to 07:22/2016

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110 Primary account number: 53-3081-0471 Page Lof 2

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 Monday - Friday: 7 AM - 10 PM ET Saturday & Sunday: B AM - 5 PM ET

Para servicio en espanol, 7-866-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

TDD terminal: 1-800-531-1648 For hearing impaired clients only

METTE S JENSEN CHRISSA S RUTKAI

Performance Checking

Interest Checking Account Summary

Account number

53-3081-0471

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. You or your joint owner may revoke your opt-in or opt-out choice at any time

93.29

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00

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft

Protection settings

Balance Summary				
	Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
	184.75	6.00	126.32	64.43
			Average monthly balance	Charges and fees

Transaction Summary

Checks paid/ Check Card POS Check Card/Bankcard POS PIN transactions withdrawals signed transactions **Total ATM** PNC Bank Other Bank ATM transactions ATM transactions transactions

Activity Detail

07/22

Deposits and Other Additions

Date Amount Description

6 00 ATM Transaction Fee Reimbursement

There was I Deposit or Other Addition totaling \$600

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

For the period 06/23/2016 to 07/22/2016

METTE S JENSEN

Primary account number: 53-3081-0471

Account number: 53-3081-0471 - continued Banking/Check Cord Withdrawals and Purchases					Page 2 of 2		
						There was I Banking Machine Withdrawal	
Date	Amount	Description				totaling \$23.00 .	
06/29	10,80	6094 Debit Card Purcha	se Burger King #17000				
06/30	23.00	ATM Withdrawal 5501	S Kirkman Rd Orlando I	FI		There was I Check Card/Bank card PIN POS	
06/30	5 22	POS Purchase Walgree	POS Purchase Walgreens 5501 Orlando FI			purchase totaling \$5.22 .	
06/30	3,00	ATM Withdrawal Fee				There were 6 other Banking Machine/Check	
06 30	3 00	ATM Balance Inquiry I	Pee			Card deductions totaling \$98.10 .	
07:01	60.00	6094 Debit Card Purcha	ise Loews Hotels Hard R	ock		The state of the s	
07.05	13.80	6094 Debit Card Purcha	ise Scribbulus Orlando F	1			
07:05	7 50	6094 Debit Card Purcha	ise Butterbeer (tin009018	301			
Daily Balanc	e Detail	<u> </u>					
Date	Balance	Date	Balance	Date	Balanco		
06/23	184.75	06/30	139.73	07/05	58.43		
06/29	173 95	07/01	79 .73	07/22	64.43		

For the period 05/24/2016 to 06/22/2016

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110 Primary account number: 53-3081-0471 Page 1 of 2 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 Monday - Friday: 7 AM - 10 PM ET Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en espanol, 7-866-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

TDD term mal: 1-800-531-1648
For hearing impaired clients only

METTE S JENSEN CHRISSA S RUTKAI

IMPORTANT ACCOUNT INFORMATION FOR PERFORMANCE CHECKING CUSTOMERS

The information below amends certain information in our Consumer Schedule of Service Charges and Fees ("Schedule"). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective July 28, 2016

-- A Check Image Statement will no longer be free and the fee will be \$3.00 per month

- Stop Payments will no longer be free and the fee will be \$33.00 each

-- Check orders for PNC-exclusive checks and other check styles will no longer be free. However, an \$8.00 discount will apply to future orders

Performance Checking

Interest Checking Account Summary
Account number: 53-3081-0471

55-5001-011

Overdraft Protection bas 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.

You or your joint owner may revoke your opt-in or opt-out choice at any time

To learn more about PNC Overdraft Solutions visit us online at puc.com/overdraftsolutions Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beg:nning Deposits and Checks and other Ending ba:ance other additions deductions balance 13 31 520.58 349 14 184.75 Average monthly Charges and feas ba ance 00 54 22

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

For the period 05/24/2016 to 06/22/2016 **METTE S JENSEN**

Primary account number: 53-3081-0471

	mber 53-3081-0471					
Transaction S	ummacy					
		s paid/ Check Ca rawals signed trans		Card/Bankcard N transactions		
		0	i	1		
	. • • •	al ATM Pi actions ATM tran	NC Bank sactions ATI	Other Bank Vitransactions		
_		3	3	0		
Activity Detai	1			The second secon		A AND AND AND AND AND AND AND AND AND AN
Deposits and	Other Additions				<u> </u>	There were 2 Deposits and Other Additions
Date	Amount	Description				totaling \$520.58
06/13	320 00	ATM Deposit 1 N, Pro	spect A Indian Head			
06-17	200 58	ATM Deposit 6315 Cm	un High La Plata MD			
Banking/Chec	k Card Withdrawals	and Purchases				There was I Banking Machine Withdrawal
Date	Amount	Description				totaling \$5.00 .
06 13	313 00	6094 Debit Card Purch	ase Coincast Of Ann A	rundel		
0620	5 00	ATM Withdrawal I N	Prospect Ave. Indian I	lead MD		There was I Check Card/Bank card PIN POS
06/22	31.14	POS Purchase Dollar C	ieneral Indian Head			purchase totaling \$31.14 .
						There was 1 other Banking Machine/Check Card deductions totaling \$313.00 .
Daily Balance	Detail				<u> </u>	
Date	Balance	Date	Balance	Date	Balance	
05/24	13.31	06/17	220 89	06/22	184.75	
06/13	20.31	06/20	215 89			

Samsung Pay(TM) is here. A new way to pay almost anywhere you can swipe or tap your PNC Bank credit or debit card.

Samsung Pay gives you a quick and easy way to make purchases.

It's easy to get started. If you have an eligible Samsung device, Samsung Pay is already preloaded. You can also download Samsung Pay directly from Google Play.

Simply add your eligible PNC Bank credit or debit card, then breeze through checkout lines at millions of merchant locations, including places in your neighborhood.

Transactions are authorized with your fingerprint or mobile device PIN, so you're in control when each payment is made.

Plus, each transaction uses a device-specific number to process your purchases, so your actual card number is never shared with the merchant.

To find out more about PNC with Samsung Pay, visit www.pnc.com/samsungpay

For the period 04/23/2016 to 05/23/2016

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110 Primary account number: 53-3081-0471 Page 1 of 2 Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to

PNC Bank Online Banking at pnc.com, Tor customer service call 1-888-PNC-BANK Monday - Friday: 7 AM - 10 PM ET Saturday & Sunday: 8 AM • 5 PM ET

Para servicio en espanol, 7-866-HOLA-PNC

Movine? Please contact us at 1-888-PNC-BANK

Write to: Customer Service PO Box 609 Pittsburgh PA 15230-9738

Visit us at PNC.com

TDD terminal: 1-800-531-1648 For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION FOR PERFORMANCE CHECKING CUSTOMERS

The information below amends certain information in our Consumer Schedule of Service Charges and Fees ("Schedule"). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective July 28, 2016

- A Check Image Statement will no longer be free and the fee will be \$3.00 per month

-- Stop Payments will no longer be free and the fee will be \$33.00 each

-- Check orders for PNC-exclusive checks and other check styles will no longer be free. However, an \$8.00 discount will apply to future orders METTE S JENSEN CHRISSA S RUTKAI

Performance Checking

Interest Checking Account Summary Account number:

53-3081-0471

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.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions. Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft

Protection settings.

Balance Summary

Deposits and Checks and other Ending Besinning deductions balance ba ance other additions 00 13.31 .00 13.31 Average monthly Charges balance and fees ٥n 9.01

For the period 04/23/2016 to 05/23/2016 For 24-hour information, sign on to PNC Bank Online Banking **METTE S JENSEN** on pnc.com Primary account number: 53-3081-0471 Page 2 of 2 Account number: 53-3081-0471 - continued Transaction Summary Check Card POS Checks paid/ Check Card/Bankcard wandrawals signed transactions POS PIN transactions 0 **Total ATM** PNC Bank Other Bank transactions ATM transactions ATM transactions **Activity Detail** There was I Deposit or Other Addition Deposits and Other Additions totaling S13.31 Date Description Amount 05 03 13.31 ATM Deposit I N Prospect A Indian Head Daily Balance Detail Date Balance Date Balance 04/23 05/03 .00 13.31

Samsung Pay(TM) is here. A new way to pay almost anywhere you can swipe or tap your PNC Bank credit or debit card.

Samsung Pay gives you a quick and easy way to make purchases.

It's easy to get started. If you have an eligible Samsung device, Samsung Pay is already preloaded. You can also download Samsung Pay directly from Google Play.

Simply add your eligible PNC Bank credit or debit card, then breeze through checkout lines at millions of merchant locations, including places in your neighborhood.

Transactions are authorized with your fingerprint or mobile device PIN, so you're in control when each payment is made.

Plus, each transaction uses a device-specific number to process your purchases, so your actual card number is never shared with the merchant.

To find out more about PNC with Samsung Pay, visit www.pac.com/samsungpay

Page 1 of 2 For the period 03/23/2016 to 04/22/2016 Number of enclosures: 0 For 24-hour banking, and transaction or METTE S JENSEN interest rate information, sign on to CHRISSA S RUTKAI PNC Bank Online Banking at pnc com. 14 ELDER PL For customer service call 1-888-PNC-BANK INDIAN HEAD MD 20640-1110 Monday Friday: 7 AM - 10 PM ET
Saturday & Sunday 8 AM - 5 PM ET Para servicio en espanol, 7-866-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 TDD terminal 1-800-531-1648
For hearing unpaired clients only Performance Checking METTE S JENSEN CHRISSA S RUTKAI Interest Checking Account Summary Account number 53-3081-0471 erdraft Protection has not been established for this account. Please contact us if you would like to set up this service. Overdraft Protection Overdraft Coverage - Your account is currently Opted Out.
You or your joint owner may revake your opt-m or opt-out choice at any time. To learn more about PNC Overdraft Solutions visit us online at pnc convoverdraft solutions.

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Balance Summary Ooposits and other additions Checks and other deductions Ending balance 4.82 100.00 104.82 00 Average monthly balance Charges and fees 14.76 00 Transaction Summary Check Card/Bankgard POS PIN transactions Checks ontdi Check Card POS withdrawals gned Iransacilans 0 0 0 MTA latoT PNC Bank Other Bank ATM transactions ATM Ironsactions transactions ı 0 Activity Detail Deposits and Other Additions There was 1 Deposit or Other Addition Date Amount Description totaling \$100.00 03.31 100.00 ATM Deposit I N. Prospect A Indian Head

Primary account number: 53-3081-0471

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

For the period 03/23/2016 to 04/22/2016 METTE S JENSEN Primary account number 53-3081-0471 Page 2 of 2

Account number 53-3081-0471 - continued

Other Deductions Date

04/04 104 82

Amount Description Debit Memo Reference No. Imt0000070240

There was I Other Deduction totaling

\$104,82

Daily Balance Detail

Date 03/23

Balance 4 82

Date 03.31

Balance 104.82

Date 04/04

Balance .00

For the period 02/23/2016 to 03/22/2016

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110

Primary account number: 53-3081-0471 Page I of 2 Number of enclosures 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.

To For customer service call 1-888-PNC-BANK Monday - Friday: 7 AM - 10 PM ET Saturday & Sunday 8 AM - 5 PM ET

Para servicio en espanol, 7-866-HOLA-PNC

Please contact us at 1-888-PNC-BANK

Write to Customer Service PO Box 609 Pittsburgh PA 15230-9738

Visit us at PNC.com

TDD terminal: 1-800-531-1648 For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION

Effective March 13, 2016, we are amending the "Payable-On-Death or "In Trust For" Accounts" section of your Account Agreement for Personal Checking, Savings and Money Market Account ("Agreement"). All other information in our Agreement continues to apply to your account. Please read this information and retain it with your records.

Payable On Death or "In Trust For" Accounts

We will, as permitted by law, accept accounts that are designated as payable on death ("POD Account(s)"), or in trust for another, and which automatically transfer your Account, upon your death, to the beneficiaries ("POD Beneficiaries") designated on the signature card.

FOR ACCOUNTS IN FLORIDA: Beneficiaries of such Accounts may only have equal shares. FOR ACCOUNTS IN ALL STATES, including if you opened your Account in FLORIDA or WISCONSIN: POD Beneficiaries have a right of survivorship. This means if one POD Beneficiary pre-deceases the owner(s) of the POD Account, the surviving POD Beneficiary would then take full ownership of the Account upon the death of the last owner and the heirs of the deceased POD Beneficiary would not be entitled to any ownership interest in the Account. If there is no surviving POD Beneficiary when the last owner of the POD Account dies, then the Account is payable to the heirs (or estate, if a formal estate is raised) of the last surviving owner of the POD Account.

Performance Checking

Interest Checking Account Summary Account number

53-3081-0471

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 Onted-Out.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions. Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

METTE S JENSEN CHRISSA S RUTKAI

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

Account number: 53-3081-0471 - continued

For the period 02/23/2016 to 03/22/2016

METTE S JENSEN

Primary account number: 53-3081-0471

Page 2 of 2

Balance Summary

For the period 01/23/2016 to 02/22/2016

METTE S JENSEN
CHRISSA S RUTKAI
14 ELDER PL
INDIAN HEAD MD 20640-1110

Primary account number: 53-3081-0471

Page 1 of 1

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.

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Para servicio en espanol, 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

TDD terminal: 1-800-531-1648 For hearing impaired clients only

METTE S JENSEN CHRISSA S RUTKAI

Performance Checking

Interest Checking Account Summary

Account number

53-3081-0471

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

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc com/overdraftsolutions.

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning Deposits and Checks and other Ending ba ance other additions deductions balance 4 82 .00 .00 4.82 Average monthly Charges balance and fees 4.82 AN.

For the period 12/23/2015 to 01/22/2016

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110

Primary account number: 53-3081-0471 Page 1 of 2 Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc com.

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Para servicio en espanol, 7-866-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

TDD terminal; 1-800-531-1648 For hearing impaired clients only

Performance Checking

Interest Checking Account Summary Account number: 53-3081-0471

Overdraft Protection

has not been established for this account.

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

- Your account is currently

Opted-Out.

Overdraft Coverage You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions. Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions' link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
3.03	50.00	48.21	4.82
		Average monthly balance	Charges and fees
		12.93	.00.

Transaction Summary

Checks paid/ Check Card POS Check Card/Bankcard POS PIN transactions withdrawals signed transactions Total ATM PNC Bank Other Bank **transactions** ATM transactions ATM transactions ı 0

Activity Detail

Deposits and Other Additions

Date

Amount Description

50.00

01.13

ATM Deposit 1 N. Prospect A Indian Head

METTE S JENSEN CHRISSA S RUTKAI

There was 1 Deposit or Other Addition totaling \$50.00

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

For the period 12/23/2015 to 01/22/2016 METTE S JENSEN

Account number: 53-3081-0471 - continued

Primary account number: 53-3081-0471 Page 2 of 2

Banking/Check Cord Withdrawals and Purchases Amount Description

Date 01 19

21 41 POS Purchase Dollar General Indian Head

01 19 26.80 6094 Debit Card Purchase Mutt's Liquor There was I Check Card/Bank card PIN POS

purchase totaling \$21.41 .

There was I other Banking Machine/Check Card deductions totaling \$26.80

Daily Balance Detail

Batance 3 03 Date 12/23

Date 01 13

Balance 53 03

Date 01:19

Batance 4.82

For the period 11/24/2015 to 12/22/2015

METTE S JENSEN
CHRISSA S RUTKAI
14 ELDER PL
INDIAN HEAD MD 20640-1110

Primary account number: 53-3081-0471

Page 1 of 3

Number of enclosures: 0

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For customer service call 1-888-PNC-BANK Monday - Friday: 7 AM - 10 PM ET Saturday & Sunday: 8 AM - 5 PM ET

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Write to Customer Service PO Box 609 Pittsburgh PA 15230-9738

Visit us at PNC.com

TDD terminal 1-800-531-1648
For hearing impaired clients only

METTE S JENSEN CHRISSA S RUTKAI

IMPORTANT ACCOUNT INFORMATION

We are amending certain sections of your Account Agreement for Personal Checking, Savings and Money Market Account ("Agreement"). Specifically, effective December 6, 2015, we are amending the provisions titled "Statements," "Amendment, Waiver," "Notices," and certain subsections of the "Arbitration Provision." Please refer to the end of your statement to review the amendments. All other information in our Agreement continues to apply to your account. Please read this information and retain it with your records. You may also view and print your complete Agreement at pnc.com/checking. These amendments will appear in it after December 6.

Performance Checking

Interest Checking Account Summary
Account number: 53-3081-0471

Overdraft Protection 1

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.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

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Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Bealaning Deposits and Checks and other Ending balance other additions deductions balance 3 03 .00 m 1.03 Average monthly Charges balance and fees 3.03 .00

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

Account number: 53-3081-0471 - continued

For the period 11/24/2015 to 12/22/2015 METTE S JENSEN

Primary account number: 53-3081-0471

Page 2 of 3

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). All other information in our Agreement continues to apply to your account. Please read this information and retain it with your records.

Effective December 6, 2015

Statements

We will mail or post ("deliver") a statement of your Account monthly. We will do this: (1) by mailing the statement, in paper form, to the last postal address which you have specified for your Account; or (2) if you have opted to receive online statements in electronic form, by posting the statement in PDF form on PNC's secure Online Banking web site. (For more information about online statements, please consult PNC's Online Banking Service Agreement.) For Savings Accounts, we will deliver this statement quarterly and for any month in which an electronic fund transfer has occurred. For Passbook Accounts, we will deliver a statement quarterly, unless you have requested that we not deliver a statement; if you have an ATM card, we are required to deliver you a quarterly statement even if you have requested we not deliver a statement. In either case, for any month in which an electronic fund transfer has occurred, we are required to deliver a statement for that month, and we will deliver you a quarterly statement for subsequent months without an electronic fund transfer (if you requested that we not deliver a statement, you will need to submit a new request that we not deliver a statement, you will need to submit a new request that we not deliver a statement the following calendar year). This statement will list all activity which relates to your Account during the statement period and any other information required by law. Upon receipt, you should review your statement carefully. Your statement is considered correct, and we will not be liable for payments made and charged to your account unless you notify us of an error or other irregularity, including unauthorized payment, within 30 calendar days of the delivery date of the earliest statement describing the charge or deposit to your account. Notwithstanding the foregoing, the time period for notifying us or making a claim under the Check 21 Act, with respect to a substitute check or an image of a substitute check that is sent with a statement or that appears on a

We reserve the right to reduce the frequency with which we deliver you a periodic statement if your Account becomes inactive, as discussed later in this Agreement.

Please notify us of any change in your address. If your statement is returned to us, we may suspend further delivery until a current address is received. You can notify us of an address change by mail, in person, or through our Online Banking system.

Amendment, Waiver

We reserve the right to amend this Agreement (including the right to convert your Account from one product to another) and our Consumer Schedule of Service Charges and Fees (including the right to change charges, fees, and the manner in which we calculate and/or credit interest), from time to time. We will inform you of any amendment (1) by mailing notice of the amendment and the amendment itself, in paper form, to the address on file for your statement; or (2) if you have opted to receive online statements in electronic form, by posting the notice of the amendment and the amendment itself on PNC's secure Online Banking web site. If you receive statements in paper form, the amendment will generally appear on your statement. In some cases, notice of the amendment will appear on the statement and the amendment itself will be included on an insert accompanying your statement. If you have opted to receive online statements, the amendment will generally appear as a message on the PDF statement posted on PNC's secure Online Banking web site as well as in the "Messages" section of the site. In some cases, the amendment will be included as a PDF insert on the web site. (For more information about online amendments and statements, please refer to your Online Banking Service Agreement.) When the amendment becomes effective, we will post the new version of this Agreement online and make the new version available in our branches. An amendment will become effective 30 days (or such later time if required by law) after notice of the amendment is delivered or otherwise made available to you, unless a shorter time period is permitted by applicable law or required because of an emergency situation, in which case we will provide notice as we deem practicable. If this is a joint Account, then notice of an amendment provided to one joint depositor shall be deemed to be notice to all joint depositors. Your continued use of your Account following the effective date of an Amendment indicates your consent to continue to be bound by this Agreement, as amended.

We reserve the right to waive the enforcement of any of the terms and conditions of this Agreement. Any such waiver must be in writing and signed by a Bank officer and shall not be considered a waiver of any other or future obligation or right.

Notices

Any written notice that you give to us is effective when we have actually received it. Any written notice that we give to you is effective (1) when it is mailed to you at the address on file for your statement, or (2) if you have opted to receive online statements in electronic form, when it is posted on PNC's secure Online Banking web site. (For more information about online amendments and statements, please refer to your Online Banking Service Agreement.)

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

Account number: 53-3081-0471 - continued

For the period 11/24/2015 to 12/22/2015 METTE S JENSEN

Primary account number: 53-3081-0471

Page 3 of 3

ARBITRATION PROVISION

Arbitration Procedures

a. Agreement to Arbitrate Claims. Except if you opt out as provided below, you or we may elect to arbitrate any Claim.
b. Electing arbitration. If you or we elect to arbitrate a Claim, the party electing arbitration must notify the other party in writing (the "Notice"). Your Notice to us shall be sent to PNC Bank, N.A., Legal Department, One PNC Plaza (21st Floor), 249 Fifth Avenue, Mailstop: P1-POPP-21-1, Pittsburgh, PA 15222, Attn: Notice of Arbitration (the "Notice Address"). Our Notice to you shall be sent to the most recent address for you in our files. Any arbitration hearing that you attend will take place in a venue in the county where you reside unless you and we agree otherwise. If a party files a lawsuit in court asserting a Claim and the other party elects arbitration, such Notice may be asserted in papers filed in the lawsuit (for example, a motion by the defendant to compel arbitration of Claims asserted by the plaintiff in a lawsuit filed in court). If you or we commence litigation of a claim, neither you nor we waive our right to elect arbitration with respect to any counterclaim or other claim that you or we may make. In the event that a court grants a motion to compel arbitration, either party may commence the arbitration proceeding in accordance with the rules and procedures of the arbitration administrator specified in this section.

RIGHT TO OPT OUT

You may opt out of this Arbitration Provision by calling us toll free at 1-855-762-2432, or by sending us a written notice which includes your name(s), Account number, and a statement that you (both or all of you, if more than one) do not wish to be governed by the Arbitration Provision in your Account Agreement (the "Opt Out Notice"). To be effective, your written Opt Out Notice must be (1) sent to us by first class mail or certified mail, return receipt requested, at PNC Bank, Attn: Arbitration Opt Out, P.O. Box 535229, Pittsburgh, PA 15253-5229, and (2) signed by you (or both of you, if more than one) including the information set forth above. We must receive your telephone call or written notice within forty-five (45) days after either (i) the date this Arbitration Provision was first delivered or otherwise made available to you, in paper or electronic form, (ii) the day you open your Account, whichever is later. Your decision to opt out will not affect any other provision of this Account Agreement. If the Arbitration Provision of your Account Agreement has already been delivered or otherwise made available to you, amendments to your Account Agreement will not give you a new right to opt out of this Arbitration Provision, unless we amend a substantive clause of the Arbitration Provision.

For the period 10/24/2015 to 11/23/2015

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110 Primary account number: 53-3081-0471 Page 1 of 2 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
Monday - Friday 7 AM - 10 PM ET
Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en espanol, 7-866-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

TDD termmal: 1-800-531-1648
For hearing impaired clients only

METTE S JENSEN CHRISSA S RUTKAI

Performance Checking

Interest Checking Account Summary

Account number

53-3081-0471

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.

You or your joint owner may revoke your opt-in or opt-out choice at any time

To learn more about PNC Overdraft Solutions visit us online at pnc com/overdraftsolutions. Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Bunking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft

Balance Summary				
	Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
	40,68	3.00	40 65	3 03
			Average mentily balance	Charges and fees
			28 86	00
Transaction Summary				
	Checks paid/ withdrawals	Check Cerd POS signed transactions	Check Card/Bankcord POS PIN transactions	

2

0

Other Bank

ATM transactions

Activny Detail

Deposits and Other Additions

Date

Amount Description

0

1

Total ATM

transactions

11/23

3.00 ATM Transaction Fee Reimbursement

0

1

PNC Bank

ATM transactions

There was 1 Deposit or Other Addition totaling \$3.00

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

For the period 10/24/2015 to 11/23/2015 METTE S JENSEN Primary account number: 53-3081-0471

Page 2 of 2

Account number: 53-3081-0471 - continued

Banking Check	k Card Withdrawals	and Purchases	There was I Banking Machine Withdrawal
Date	Amount	Description	totaling \$9.00 .
11 09	11 70	POS Purchase Dollar General Indian Head	
11.17	16 95	POS Purchase Walgreens 25 H Waldorf MD	There were 2 Check Card/Bank card PIN POS
11:17	3.00	ATM Balance Inquiry Fee	purchases totaling \$28.65 .
11 18	9 00	ATM Withdrawal 1 N. Prospect Ave. Indian Head MD	There was I other Banking Machine/Check
			Card deductions totaling \$3.00 .

Daily Balance Detail							
Date	Balance	Date	Balance	Date	Balance		
10/24	40.68	11 17	9.03	11/23	3 03		
11:09	28 98	11 18	.03				

For the period 09/24/2015 to 10/23/2015

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1113 Primary account number: 53-3081-0471 Page 1 of I Number of enclosures: 0

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Para servicio en espanol, 7-866-HOLA-PNC

Mayine? Please contact us at 1-888-PNC-BANK

Write to: Customer Service PO Rox 609 Pittsburgh PA 15230-9738

Visit us at PNC.com

TDD terminal: 1-800-531-1648 For hearing impaired clients only

METTE S JENSEN CHRISSA S RUTKAI

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our "Consumer Schedule of Service Charges and Fees" or "Virtual Wallet with Performance Spend Features and Fees" ("Schedule"). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective December 6, 2015

Other Financial Institutions' ATM Surcharge fees will no longer be reimbursed to your account.

Performance Checking

Interest Checking Account Summary

Account number

53-3081-0471

Overdraft Protection

has not been established for this account.

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

- Your account is currently

Opted-Out.

You or your joint owner may revoke your opt-in or opt-out choice at any time. To learn more about PNC Overdraft Solutions visit us online at pnc com/overdraftsolutions. Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft

Protection settings.

Balance Summary

Beginning 40.68

Deposits and other additions .00

Checks and other deductions

Ending balance 40.68

Average monthly

Charges and fees .00

balance 40 68

.00

For the period 08/25/2015 to 09/23/2015

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110 Primary account number: 53-3081-0471

Page Lof 2

Number of enclosures: 0

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Protection settings.

Balance Summary

Beginning balance Deposits and Ending Checks and other other additions deductions balance 229.99 .00 189 31 40 68 Average monthly Charges balance and lees 122 82 .00

Date 08/25

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

Ba ance 229 99

Date 09/02

Batance 85.91

For the period 08/25/2015 to 09/23/2015 METTE S JENSEN Primary account number: 53-3081-0471

Account number: 53-3081-0471 - continued				Page 2 of 2	
Transaction S	ummary				
	Checks withdra		Check Card/Bankcard POS PiN transactions		
		1 0	ı		
	Total Iransac	The second second	Other Bank ATM transactions		
		1 1	O		
	20.0.437 <u>2</u>			-33.500	
		nd Purchases		There was Banking Machine Withdrawal	
Banking/Chec	k Card Withdrawals a	nd Purchases		There was I Banking Machine Withdrawal totaling \$20.00	
Banking/Chec Date	k Card Withdrawals a Amount		cast Of Ann Arundel	5	
Banking/Chec Date 09/02	k Card Withdrawals a Amount 1 144 08 6	Description		5	
Activity Detail Banking/Chec Date 09/02 09/23	k Card Withdrawals at Amount 1 144 08 6 20 00 7	Doscription 6094 Debit Card Purchase Com	Ave. Indian Head. MD	totaling \$20.00	
Banking/Chec Date 09/02 09/23	k Card Withdrawals at Amount 1 144 08 6 20 00 7	Description 6094 Debit Card Purchase Com ATM Withdrawal I N. Prospect	Ave. Indian Head. MD	totaling \$20.00 There was 1 Check Card/Bank card PIN POS	

Date 09.23

Balance 40.68

For the period 07/23/2015 to 08/24/2015

METTE S JENSEN CHRISSA S RUTKAI 14 ELDER PL INDIAN HEAD MD 20640-1110 Primary account number: 53-3081-0471 Page 1 of 1 Number of enclosures: 0

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Visit us at PNC com

TDD terminal 1-800-531-1648 For hearing impaired clients only

Performance Checking

Interest Checking Account Summary Account number 53-3081-0471

has not been established for this account. Overdeaft Protection

8

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

- Your account is currently Opted-Out. Overdruft Coverage You or your joint owner may revoke your opt-in or opt-out choice at any time.

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Protection settings.

Mette S Jensen Chrissa S Rutkai

Balance Summary

leginning balance	Deposits and other additions	Checks and other deductions	Ending balance
229.99	.00	.00	229.99
		Average monthly balance	Charges and loos
		229.99	.00

For the period 06/23/2015 to 07/22/2015

METTE S JENSEN CHRISSA S RUTKAT 14 ELDER PL INDIAN HEAD MD 20640-1110 Primary account number: 53-3081-0471

Page 1 of 2

Number of enclosures: 0

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Mette S Jensen Chrisso S Rutkpi

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Performance Checking

Interest Checking Account Summary Account number: 53-3081-0471

Overdraft Protection

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Balance Summary

Beginning Deposits and Ending balance Checks and other balance other additions deductions 229 99 00 .00 229,99 Average monthly Charges balance and leas

229,99

.00

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

Account number: 53-3081-0471 - continued

For the period 06/23/2015 to 07/22/2015 METTE S JENSEN Primary account number \$3-3081-0471

Page 2 of 2

THE DEEPER YOUR RELATIONSHIP IS WITH US, THE MORE REWARDING WE MAKE IT

When you have a qualifying checking account and meet minimum balance and/or direct deposit requirements you enjoy more rewards on a PNC points or CashBuilder® Visa® credit card.

- > PNC points credit card paired with Performance checking products or Virtual Wallet® offers the potential to earn a bonus on the base points you earn.
- > PNC CashBuilder credit card paired with Performance checking products offers the potential to earn even more cash buck whatever your level of spending.

Visit pnc.com/creditcards to learn more.

Credit cards are subject to credit approval.

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PNC Mortgage is dedicated to smoothing out the emotional bumps of the mortgage process. Home Insight(SM) Tracker makes managing your application easier than ever. Whether it's on a desktop, tablet or smartphone, Tracker provides a full view of the mortgage process from application through closing. And now with Agent View(SM) functionality you can keep your Realtor connected throughout the entire process.

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