

# Virtual Wallet With Performance Spend Statement

PNC Bank





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Primary account number: 55-6654-5627


For the period 04/14/2020 to 05/13/2020



Number of enclosures: 0

ANGEL L CENTENO  
AMANDA M SANCHEZ  
90 WASHINGTON ST APT 22F  
NEW YORK NY 10006-2266

 For 24-hour banking, and transaction or interest rate information, sign-on to  
 PNC Bank Online Banking at [pnc.com](http://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 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](http://pnc.com)  
 TDD terminal: 1-800-531-1648  
For hearing impaired clients only

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## IMPORTANT ACCOUNT INFORMATION

Effective June 26, 2020, we are changing the "Disclosures of your Rights and Obligations" section of the Consumer Electronic Funds Transfer Disclosure Statement found in your Virtual Wallet Fine Print "What You Need To Know" ("Agreement"). Specifically, starting June 26, 2020, the below provision will apply to both PIN and non-PIN unauthorized transactions. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

THE FOLLOWING PROVISION WILL BE EFFECTIVE STARTING JUNE 26, 2020:

Consumer Electronic Funds Transfer Disclosure Statement

Disclosures of your rights and obligations

Consumers' Liability for Unauthorized Transactions


Contact information for reporting lost or stolen cards is provided at the end of this statement.

Tell us AT ONCE if you believe your card and/or Personal Identification Number ("PIN") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your checking or savings accounts to which you have access, plus your maximum overdraft line of credit or the balance in any other account connected to your account for overdraft protection. If you tell us promptly after you learn of the loss or theft of your card or an unauthorized transaction, you will not incur any loss or liability if someone used your card or made a transfer without your permission. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the transfer if you had told us in time.

- If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- Our business days include every day except Saturday, Sunday and a federal holiday.
- If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your checking or savings account without your permission, call the phone number or write to the address shown at the end of this disclosure statement.

How to notify us in case of errors or questions about your Electronic Transfers

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For PIN and Non-PIN transactions, ATM transactions and/or banking machine disputes and electronic check conversions:

- > Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)
  - > Write us: PNC Bank Debit Card Services  
500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219
- For Online Banking services and/or Online Banking through Quicken® disputes:
- > Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)
  - > Email us: service2@pncbank.com
  - > Write us: PNC Bank Debit Card Services  
500 First Avenue, 4th Floor Mailstop: P7-PFSC-04-M Pittsburgh, Pennsylvania 15219

For ACH transaction disputes:

- > Call us: 1-888-PNC-BANK (1-888-762-2265) or 1-800-531-1648 (TT)

If your card is lost or stolen, notify us immediately by calling 1-888-PNC-BANK (1-888-762-2265).

## Cyber Security Awareness

Do you know what to do if you receive a fraudulent email, text or phone call that appears to come from PNC? Forward the message to PNC at abuse@pnc.com. If you responded to a fraudulent text or email, clicked on a link, opened an attachment and/or disclosed personal information, immediately change your online banking password, using another device if possible. Then contact PNC Bank's Online Banking Team at 1-800-762-2035, select 1 for personal account or 2 for a business account, then select option 3.

## Virtual Wallet With Performance Spend Account Summary

Account number: 55-6654-5627

ANGEL L CENTENO  
Amanda M Sanchez

**Overdraft Protection** Provided By: XXXXXX5635  
XXXXXXXX5643

Overdraft Coverage  
- Your account is currently  
Opted-Out.

### Balance Summary

| Beginning balance | Deposits and other additions | Checks and other deductions | Ending balance   |
|-------------------|------------------------------|-----------------------------|------------------|
| 936.72            | 4,768.06                     | 5,030.42                    | 674.36           |
|                   |                              | Average monthly balance     | Charges and fees |
|                   |                              | 821.75                      | 8.35-            |

### Transaction Summary

| Checks paid/withdrawals | Debit Card POS signed transactions | Debit Card/Bankcard POS PIN transactions |
|-------------------------|------------------------------------|--|
| 0                       | 41                                 | 6  |
| Total ATM transactions  | PNC Bank ATM transactions          | Other Bank ATM transactions              |
| 4                       | 0                                  | 4  |

### Interest Summary

| Annual Percentage Yield Earned (APYE) | Number of days in interest period | Average collected balance for APYE | Interest Earned this period |
|---------------------------------------|-----------------------------------|------------------------------------|-----------------------------|
| 0.01%                                 | 30                                | 821.75                             | .01                         |

As of 05/13, a total of \$.02 in interest was paid this year.

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## Activity Detail

### Deposits and Other Additions

| Date  | Amount   | Description  |
|-------|----------|--|
| 04/17 | 7.97     | Debit Card Credit Amzn Mktp US<br>Amzn.com/bi Wa             |
| 04/20 | 107.49   | Debit Card Credit Venmo*Sanchez Amanda<br>New York Ci NY     |
| 04/23 | .01      | Direct Deposit - Transfer Paypal<br>XXXXXXXXXX7355           |
| 04/24 | 1,246.02 | Direct Deposit - Payroll<br>SITUATION MARKET 0TA07 02820BOA2 |
| 05/04 | 44.55    | Debit Card Credit Venmo*Sanchez Amanda<br>New York Ci NY     |
| 05/04 | 239.14   | Funds Transfer From Acct 5566545643                          |
| 05/05 | 38.00    | Funds Transfer From Acct 5566545643                          |
| 05/06 | .01      | Corporate ACH Medium.Com<br>MEDIUM.COM ST-I1I8M9G0A9V8       |
| 05/07 | 500.00   | Online Transfer From 0000005566545643                        |
| 05/08 | 2,562.86 | Direct Deposit - Payroll<br>SITUATION MARKET 0TA07 02820BOA2 |
| 05/13 | .01      | Interest Payment   |
| 05/13 | 12.00    | ATM Transaction Fee Reimbursement                            |
| 05/13 | 10.00    | Non-PNC ATM Surcharge Reimbursement                          |

There were 13 Deposits and Other Additions totaling \$4,768.06.

### Banking/Debit Card Withdrawals and Purchases


| Date  | Amount | Description  |
|-------|--------|--|
| 04/14 | 30.00  | 9296 Debit Card Purchase<br>Ops*02630/Laundry Card |
| 04/15 | 36.75  | 9296 Debit Card Purchase Activecampaign,<br>Inc.   |
| 04/15 | 10.88  | 9296 Recurring Debit Card Grubhub Holdings<br>Inc. |
| 04/16 | 19.00  | 9296 Recurring Debit Card Tiny Rocket Lab          |
| 04/16 | 62.50  | ATM Withdrawal 315 S End Ave New York NY           |
| 04/16 | 27.21  | 9296 Debit Card Purchase Playstation Direct        |
| 04/16 | .57    | International POS Fee Vis 0415 Dk                  |
| 04/16 | 3.00   | ATM Withdrawal Fee                                 |
| 04/17 | 121.54 | POS Purchase Target T-3229 New York NY             |
| 04/20 | 67.91  | 9240 Debit Card Purchase Bulls and Bears<br>Winery |
| 04/20 | 32.72  | POS Purchase Battery Place New York NY             |
| 04/20 | 14.14  | 9296 Recurring Debit Card Amazon<br>Prime*Hn9373Zb |
| 04/22 | 57.17  | 9240 Debit Card Purchase Spectrum 855-<br>7077328  |
| 04/22 | 9.99   | 9296 Recurring Debit Card Playstationnetwork       |
| 04/24 | 9.00   | 9296 Debit Card Purchase Smiledirectclub           |
| 04/24 | 82.95  | ATM Withdrawal 90 Washington Stre New<br>York NY   |

There were 4 Banking Machine withdrawals totaling \$251.35.

There were 6 Debit Card/Bank card PIN POS purchases totaling \$567.00.

There were 44 other Banking Machine/Debit Card deductions totaling \$1,160.98.

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## Banking/Debit Card Withdrawals and Purchases

- continued

| Date  | Amount | Description   |
|-------|--------|---|
| 04/24 | 3.00   | ATM Withdrawal Fee                                  |
| 04/27 | 10.05  | 9296 Debit Card Purchase Amzn Mktp<br>US*7S5E77Wu3  |
| 04/27 | 110.95 | 9296 Debit Card Purchase Ktplt-Wayfair -<br>Charge  |
| 04/27 | 31.00  | 9296 Debit Card Purchase<br>Seamlssempanadamamale   |
| 04/27 | 39.99  | 9296 Debit Card Purchase<br>Inmotionhosting.Com     |
| 04/27 | 151.18 | POS Purchase Target T-3229 New York NY              |
| 04/27 | 5.76   | POS Purchase Target T-3229 New York NY              |
| 04/29 | 4.99   | 9296 Debit Card Purchase Google*Gram<br>Games       |
| 04/30 | 12.08  | 9240 Debit Card Purchase Eb Stand Up-Live<br>Show   |
| 05/01 | 15.23  | 9296 Debit Card Purchase Amzn Mktp<br>US*Bu7Mp7833  |
| 05/01 | 35.91  | 9296 Debit Card Purchase Paypal *Paintgem           |
| 05/01 | 27.20  | 9296 Recurring Debit Card<br>Sie*Playstationnetwork |
| 05/01 | 190.50 | 9240 Recurring Debit Card Rhino<br>Httpswww.Sa NY   |
| 05/01 | 1.08   | International POS Fee Vis 0430 Ip                   |
| 05/04 | 29.00  | 9296 Debit Card Purchase Seamlsscanalpizza          |
| 05/04 | 82.95  | ATM Withdrawal 90 Washington Stre New<br>York NY    |
| 05/04 | 118.92 | POS Purchase Target T-3229 New York NY              |
| 05/04 | 3.27   | 9296 Debit Card Purchase Citi Bike Nyc              |
| 05/04 | 22.95  | ATM Withdrawal 90 Washington Stre New<br>York NY    |
| 05/04 | 1.14   | 9296 Recurring Debit Card Citi Bike Nyc             |
| 05/04 | 24.00  | 9296 Debit Card Purchase Google<br>*Gsuite_angelce  |
| 05/04 | 3.00   | ATM Withdrawal Fee                                  |
| 05/04 | 3.00   | ATM Withdrawal Fee                                  |
| 05/05 | 38.00  | 9296 Debit Card Purchase<br>Seamlssbrooklyncheese   |
| 05/05 | 25.00  | 9296 Recurring Debit Card Intuit *Quickbooks        |
| 05/05 | 5.43   | 9296 Recurring Debit Card Playstationnetwork        |
| 05/07 | 31.75  | 9296 Debit Card Purchase Etsy.com -<br>Shopmilknto  |
| 05/11 | 5.00   | 9240 Debit Card Purchase<br>Ops*02630/Laundry Card  |
| 05/11 | 35.00  | 9240 Debit Card Purchase<br>Ops*02630/Laundry Card  |
| 05/11 | 110.95 | 9296 Debit Card Purchase Ktplt-Wayfair -<br>Charge  |
| 05/11 | 46.02  | 9240 Debit Card Purchase Los Tacos No 1<br>Church   |

Banking/Debit Card Withdrawals and Purchases continued on next page

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## Banking/Debit Card Withdrawals and Purchases - continued

| Date  | Amount | Description                                      |
|-------|--------|--|
| 05/11 | 14.95  | 9240 Debit Card Purchase<br>Audible*432Ex9C93    |
| 05/11 | 136.88 | POS Purchase Target T-3229 New York NY           |
| 05/11 | 3.27   | 9296 Debit Card Purchase Citi Bike Nyc           |
| 05/11 | 3.27   | 9240 Debit Card Purchase Citi Bike Nyc           |
| 05/11 | 3.27   | 9240 Debit Card Purchase Citi Bike Nyc           |
| 05/11 | 1.31   | 9296 Recurring Debit Card Citi Bike Nyc          |
| 05/13 | 6.75   | 9296 Debit Card Purchase Activecampaign,<br>Inc. |

## Online and Electronic Banking Deductions

| Date  | Amount   | Description  |
|-------|----------|--|
| 04/16 | 10.00    | Twh Auto Transfer To 5566545643                            |
| 04/17 | 25.00    | Web Pmt Single - Mobile Pmt<br>Capital One 010739800806898 |
| 04/27 | 1,000.00 | Web Pmt Single - Web Pmts<br>Jdm Washington O Xvlh91       |
| 05/04 | 2.99     | Direct Payment - Subscriptn<br>Digit.Co qxdvinflxfaoatw    |
| 05/04 | 1.00     | Web Pmt Single - Acorns Subscription Tcmzq                 |
| 05/11 | 1,923.11 | Web Pmt Single - Web Pmts<br>Jdm Washington O Myhpb1       |
| 05/12 | 59.99    | Direct Payment - Payment Fingerhut<br>99912906             |
| 05/13 | 29.00    | Web Pmt Single - CC Pymt<br>Synchrony Bank 601918329090887 |

There were 8 Online or Electronic  
Banking Deductions totaling  
\$3,051.09.

## Daily Balance Detail

| Date  | Balance | Date  | Balance  | Date  | Balance | Date  | Balance  |
|-------|---------|-------|----------|-------|---------|-------|----------|
| 04/14 | 906.72  | 04/22 | 523.80   | 04/30 | 308.88  | 05/07 | 468.26   |
| 04/15 | 859.09  | 04/23 | 523.81   | 05/01 | 38.96   | 05/08 | 3,031.12 |
| 04/16 | 736.81  | 04/24 | 1,674.88 | 05/04 | 30.43   | 05/11 | 748.09   |
| 04/17 | 598.24  | 04/27 | 325.95   | 05/05 | .00     | 05/12 | 688.10   |
| 04/20 | 590.96  | 04/29 | 320.96   | 05/06 | .01     | 05/13 | 674.36   |

