

Performance Checking Statement

PNC Bank





For the period 05/18/2022 to 06/16/2022

MELISSA BEMER
STEPHEN J BOERNER
246 N 3RD ST APT 4D
PHILADELPHIA PA 19106-1125

Primary account number: 84-0704-3279

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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

IMPORTANT ACCOUNT INFORMATION

On June 4, 2022, PNC added a Public Injunctive Relief Waiver (the "Waiver") to the Arbitration Provision of the Account Agreement for Personal Checking, Savings and Money Market Accounts (the "Agreement"). The Waiver is included below. All other information in your Agreement continues to apply to your account.

PLEASE READ THE WAIVER CAREFULLY: IT WILL IMPACT HOW LEGAL CLAIMS YOU AND PNC HAVE AGAINST EACH OTHER ARE RESOLVED.

THE ARBITRATION PROVISION WILL APPLY TO YOUR ACCOUNT(S) UNLESS YOU OPT OUT BY PROVIDING TIMELY NOTICE AS SET FORTH IN THE ARBITRATION PROVISION OR UNLESS YOU PREVIOUSLY OPTED OUT BY PROVIDING TIMELY NOTICE AS SET FORTH IN THE ARBITRATION PROVISION.

PUBLIC INJUNCTIVE RELIEF WAIVER

If either you or we elect to arbitrate a Claim, neither you nor we will have the right to seek a public injunction, if such a waiver is permitted by the FAA. If a court decides that such a waiver is not permitted, and that decision is not reversed on appeal, any request for the remedy of a public injunction will be decided in court after all other Claims to be decided in arbitration under this Arbitration Provision are arbitrated and the arbitration award regarding such Claims has been entered in court. In no event will an arbitrator be permitted to issue a public injunction.

IMPORTANT ACCOUNT INFORMATION


Effective June 4, 2022, we are changing the "Money Owed" and "Closing the Account" sections of your Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). Starting June 4, 2022, the below provisions will replace the language currently in these sections of the Agreement. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

THE FOLLOWING PROVISIONS WILL BE EFFECTIVE STARTING JUNE 4, 2022:

Money Owed

Any loans, overdrafts, obligations or other indebtedness (except for debts arising out of bank credit cards or IRA or other tax-deferred retirement accounts, unless permitted by applicable law) now or hereafter owing

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to us by you, either individually or jointly, including husband and wife, may be charged in whole or in part to the Account or to any other individual or joint accounts in your name to the extent permitted by law. If you receive payment from us for an item, you agree that we may place a hold on your Account in order to investigate a claim that the item contains a forged endorsement or alteration. If, after a reasonable investigation, we find that the item contains a forged endorsement or alteration, we may charge your Account for the face value of the item.

You and any joint depositors grant us a security interest in the balance in the Account and in any other individual and joint accounts in your name, including joint accounts owned by husband and wife, to pay all loans, overdrafts or other obligations or other indebtedness now or hereafter owing to us by you, either individually or jointly.

We may exercise our right of set off without advance notice to you and without regard to any other right that we may have against you or any other person or entity. We may also freeze or place a hold on your account without setting off in order to investigate any dispute or claim.

Our security interest and right of set off shall continue even after the Account has been closed and will apply to any credit resulting from disputes you initiate or any items received for payment after the Account has been closed. We reserve the right to apply the proceeds of any credit received to the Account, including credits received after the Account is closed, to reduce any outstanding balance you owe us.

Our security interest and right of set off shall prevail and take priority over any claim, change of ownership, pledge, attachment, garnishment, levy, court order or other legal process of any kind whatsoever. Should one of these events occur, we may take any action permitted or required by law.


FOR ACCOUNTS IN INDIANA: All joint depositors specifically agree that the provisions of Indiana Code 32-17-11-17 and 32-17-11-27, regarding the proportion of net contribution by each joint depositor, shall not apply to any charge to an Account under this section, and we shall have the right to deduct from any such Account the amount of any indebtedness due and owing to us from any joint depositor up to and including the entire balance of any such Account without regard to the contribution to the Account.

Closing the Account

You or the Bank can close your Account at any time, for any reason, without advance notice. We may ask that you provide your request to close your Account in writing. We are not required to close the Account at your request until all known authorized or outstanding items (including, but not limited to, checks, ATM, point-of-sale, ACH and other electronic transactions) have been paid from your Account and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions or other unresolved internal research requests/disputes concerning the Account) have been resolved. After you or we close the Account, if the Account has a positive balance, we will mail you a check for the final balance, reduced by any amount you owe us. You will still be responsible for any outstanding transactions, or service charges or overdrafts incurred before, during or after the time the Account is closed.

After your Account is closed, we may temporarily reopen your Account to resolve a dispute concerning the Account, or to accept a debit or credit to your Account, even if doing so results in your Account becoming overdrawn. If we temporarily reopen your Account, we may exercise our discretion to return any debit or credit that is received to your Account while your Account is temporarily reopened.

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Alternatively, if we receive a debit or credit to your Account after it is closed, we may, in our sole discretion, return to the payee any debit or return to the originator any additional deposits or electronic credits (including, but not limited to, Social Security, pension payments and automatic payroll deposits), and you will be liable for any associated charges.

Performance Checking Interest Checking Account Summary

MELISSA BEMER
Stephen J Boerner

Account number: 84-0704-3279

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.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
501.50	3,955.11	2,822.17	1,634.44
		Average monthly balance	Charges and fees
		1,312.54	15.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	0	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

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	1,312.54	.01

As of 06/16, a total of \$.01 in interest was paid this year.

Activity Detail

Deposits and Other Additions

Date	Amount	Description
05/23	5.00	Zel From Melissa Bemmer
05/24	.10	Direct Deposit - Sigonfile Bank Verify Tkjlt9
05/31	1,200.00	Zel From Melissa Bemmer
06/01	2,750.00	Online Transfer From 0000005607539064
06/16	.01	Interest Payment

There were 5 Deposits and Other Additions totaling \$3,955.11.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
05/25	51.78	POS Purchase Wal-Mart #4687 King Of Prus PA


There was 1 Debit Card/Bank card PIN POS purchase totaling \$51.78.

Online and Electronic Banking Deductions

Date	Amount	Description
06/02	413.65	Web Pmt- Web Pmts Chancellor Prope 7Qpsv9

There were 3 Online or Electronic Banking Deductions totaling \$2,755.39.

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Online and Electronic Banking Deductions - continued

Date	Amount	Description
06/02	.95	Web Pmt- Web Pmts Yardi Service Ch Pn9Rv9
06/03	2,340.79	Web Pmt- Auto Pay Wf Home Mtg 0611524695

Other Deductions

Date	Amount	Description
06/16	15.00	Monthly Service Charge DD

There was 1 Other Deduction
totaling \$15.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/18	501.50	05/25	454.82	06/01	4,404.82	06/03	1,649.43
05/23	506.50	05/31	1,654.82	06/02	3,990.22	06/16	1,634.44
05/24	506.60						

PERFORMANCE CHECKING- Service Charge Explanation

Account type	Account number	Balance type	As of	Balance	These accounts were reviewed to meet the balance requirements of your Performance CheckingAccount. Since balance requirements were not met this month, a \$15.00 fee was deducted from this account.
Savings	XX-XXXX-2841	This Cycle Avg Balance	06/16	666.01	
Interest Checking	XX-XXXX-3279	This Cycle Avg Balance	06/16	1,313.04	

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

