

# Virtual Wallet With Performance Select Statement

PNC Bank





Page 1 of 6  
Primary account number: 56-0753-9064

**For the period 02/28/2024 to 03/27/2024**


STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644


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

**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](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 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.


### 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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on [pnc.com](https://www.pnc.com)

Account Number: 56-0753-9064 - continued

For the period 02/28/2024 to 03/27/2024

STEPHEN J BOERNER

Primary account number: 56-0753-9064

Page 2 of 6

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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://www.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:

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:

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Account Number: 56-0753-9064 - continued

For the period 02/28/2024 to 03/27/2024  
STEPHEN J BOERNER  
Primary account number: 56-0753-9064  
Page 3 of 6

> 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 With Performance Select Account Summary

STEPHEN J BOERNER

Account number: 56-0753-9064

Overdraft Protection Provided By: XXXXXX1311  
XXXXXX3531

Overdraft Coverage  
- Your account is currently  
Opted-Out.

### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
6,875.08	16,307.24	19,132.40	4,049.92
		Average monthly balance	Charges and fees
		5,117.29	1.20

### Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	26	9
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%	29	5,113.98	.04

As of 03/27, a total of \$.16 in interest was paid this year.


### Activity Detail

#### Deposits and Other Additions

Date	Amount	Description
03/01	575.00	Direct Deposit - XXXXXX7930 COINBASE INC. RTL-V3RR4D9N
03/04	2,800.00	Direct Deposit - Cashout Venmo XXXXXXXXXX6145
03/11	110.00	Direct Deposit - Cashout Venmo XXXXXXXXXX4998
03/11	1,250.00	Direct Deposit - XXXXXX7930 COINBASE INC. RTL-3CXUJY7X
03/15	75.00	Direct Deposit - Cashout Venmo XXXXXXXXXX2643
03/18	1,500.00	Direct Deposit - XXXXXX7930 COINBASE INC. RTL-77XTR7DC
03/20	55.00	Direct Deposit - Cashout Venmo XXXXXXXXXX5678

There were 10 Deposits and Other Additions totaling \$16,307.24.

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Account Number: 56-0753-9064 - continued

For the period 02/28/2024 to 03/27/2024

STEPHEN J BOERNER

Primary account number: 56-0753-9064

Page 4 of 6

## Deposits and Other Additions - continued

Date	Amount	Description
03/25	9,838.20	Mobile Deposit Reference No. 085184768
03/25	104.00	Mobile Deposit Reference No. 085182299
03/27	.04	Interest Payment

## Banking/Debit Card Withdrawals and Purchases


Date	Amount	Description
02/29	215.67	6819 Recurring Debit Card Vzwrlls*Apocc Vise
03/05	60.00	6819 Recurring Debit Card Chatgpt Subscription
03/06	1.00	6819 Debit Card Purchase Segpay.Com 8664504000
03/06	1.00	6819 Debit Card Purchase Segpay.Com 8664504000
03/06	10.59	6819 Recurring Debit Card Roku for Warnermedia
03/08	29.00	6819 Recurring Debit Card Gumrd.Com* Inotion
03/08	28.00	6819 Recurring Debit Card Gumrd.Com* Inotion
03/08	28.00	6819 Recurring Debit Card Gumrd.Com* Inotion
03/08	23.20	6819 Recurring Debit Card Gumrd.Com* Inotion
03/08	23.20	6819 Recurring Debit Card Gumrd.Com* Inotion
03/08	97.00	6819 Recurring Debit Card Gumrd.Com* Inotion
03/08	29.95	6819 Debit Card Purchase Estibot.Com 847- 81423
03/08	10.46	6819 Recurring Debit Card Name- Cheap.Com* Fydi2
03/11	5.00	POS Purchase Bird App* Temp Santa Monica Ca
03/11	5.00	POS Purchase Bird App* Temp Santa Monica Ca
03/11	10.00	POS Purchase Bird App* Temp Santa Monica Ca
03/15	3.00	6819 Debit Card Purchase Cmsvend*Cv Tampa Tamp
03/15	2.00	6819 Debit Card Purchase Canteen Vending Tampa
03/15	48.13	POS Purchase Wawa Store 515 Saint Peters Fl
03/15	112.82	6819 Debit Card Purchase The Toasted Monkey
03/15	7.20	POS Purchase Low Tide Kava Gulfport Fl
03/18	7.00	6819 Debit Card Purchase Beachcomber Resort Res
03/18	10.37	6819 Debit Card Purchase Tst* Gulfperk Coffee B

There were 9 Debit Card/Bank card  
PIN POS purchases totaling  
\$107.97.

There were 28 other Banking  
Machine/Debit Card deductions  
totaling \$1,172.44.

Banking/Debit Card Withdrawals and Purchases continued on next page

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Page 5 of 6

## Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
03/18	28.05	6819 Debit Card Purchase Tst* Stellas Gulfport
03/18	11.76	POS Purchase Walgreens Stor Gulfport FI
03/18	19.38	6819 Debit Card Purchase Hurricane Eddies Gulfp
03/18	7.20	POS Purchase Low Tide Kava Gulfport FI
03/18	15.00	6819 Recurring Debit Card Earlybird Wan Chai H
03/18	7.20	POS Purchase Low Tide Kava Gulfport FI
03/18	6.48	POS Purchase Low Tide Kava Gulfport FI
03/18	.45	Intl Purch & Adv Fee Vis 0317 Hk
03/19	119.53	6819 Debit Card Purchase Don Cesar Resort F&B
03/20	24.99	6819 Debit Card Purchase Epoch.Com* Datatechme
03/20	.75	Intl Purch & Adv Fee Vis 0318 Si
03/22	238.00	6819 Debit Card Purchase Sp Plaud.Ai Httpswww.
03/25	9.03	6819 Debit Card Purchase Tst* Drunken Taco - Gu
03/25	25.00	6819 Debit Card Purchase 717 The Pointe Garage

## Online and Electronic Banking Deductions

Date	Amount	Description
02/28	3,000.00	Online Transfer To 0000008407043279
02/29	360.00	Web Pmt- Payment Venmo 1032812371752
03/04	29.99	Web Pmt- 8889087930 Coinbase Inc. Rtl-E7Trfmce
03/05	130.00	Payment,E-Check Payment 5670 Tx Passport 0329
03/05	750.00	Web Pmt- Payment Venmo 1032924108096
03/06	163.00	Web Pmt- Payment Venmo 1032952588110
03/08	180.00	Web Pmt- Payment Venmo 1032995977683
03/11	154.00	Direct Payment - Massmutual Massmutual Life 1287363A 240311
03/13	360.00	Web Pmt- Payment Venmo 1033089280950
03/18	80.00	Web Pmt- Payment Venmo 1033158074583
03/18	3,000.00	Online Transfer To 0000008407043279
03/20	360.00	Web Pmt- Payment Venmo 1033232273678
03/25	1,500.00	Web Pmt- 8889087930 Coinbase Inc. Rtl-Lq83Reby
03/26	4,250.00	Online Transfer To 0000008407043279
03/27	3,500.00	Web Pmt- ACH Pmt Amex Epayment M6030
03/27	35.00	Web Pmt- Payment Venmo 1033377523431


There were 16 Online or Electronic Banking Deductions totaling \$17,851.99.

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/28	3,875.08	03/01	3,874.41	03/05	5,704.42	03/08	5,080.02
02/29	3,299.41	03/04	6,644.42	03/06	5,528.83	03/11	6,266.02

Daily Balance Detail continued on next page

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Page 6 of 6

## Daily Balance Detail - continued

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/13	5,906.02	03/19	3,995.45	03/22	3,426.71	03/26	7,584.88
03/15	5,807.87	03/20	3,664.71	03/25	11,834.88	03/27	4,049.92
03/18	4,114.98						