

# Virtual Wallet With Performance Select Statement

PNC Bank





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Primary account number: 56-0753-9064


For the period 05/27/2022 to 06/28/2022


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

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

On June 4, 2022, PNC added a Public Injunctive Relief Waiver (the "Waiver") to the Arbitration Provision of the Virtual Wallet Fine Print (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.

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## IMPORTANT ACCOUNT INFORMATION


Effective June 4, 2022, we are changing the "If we need to reclaim money" and "Closing your account" sections of your Virtual Wallet Fine Print "What You Need to Know" ("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:

### If we need to reclaim money

If you receive payment from us for an item, such as a check, and we need to investigate a claim that the item contains a forged endorsement or alteration, we are allowed to place a hold on your account while the

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investigation is made. If we find that the item contains a forged endorsement or alteration, we are allowed to 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(s) that comprise your Virtual Wallet 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(s) 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(s) has been closed and will apply to any credit resulting from disputes you initiate or any items received for payment after the account(s) has been closed. We reserve the right to apply the proceeds of any credit received to the account(s), including credits received after the account(s) 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 account holders 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 account holder, 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 account holder up to and including the entire balance of any such Account without regard to the contribution to the Account.


## Closing your account

You or the Bank can close the account(s) that comprise your Virtual Wallet at any time, for any reason, without advance notice. We may ask that you provide your request to close your account(s) in writing. We are not required to close the account(s) 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(s) 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(s)) have been resolved. After you or we close the account(s), if the account(s) 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(s) is closed.

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

Alternatively, if we receive a debit or credit to your account(s) 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

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credits (including, but not limited to, Social Security, pension payments and automatic payroll deposits),  
and you will be liable for any associated charges.

## 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
10,520.45	27,781.25	26,185.14	12,116.56
		Average monthly balance	Charges and fees
		11,054.07	13.03-

### Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
0	13	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	1	3

### Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	33	11,051.37	.10

As of 06/28, a total of \$.88 in interest was paid this year.


## Activity Detail

### Deposits and Other Additions

Date	Amount	Description
05/27	4,339.24	Direct Deposit - Dir Dep 82183 Payit Llc 200
05/31	24.83	Debit Card Credit 3Rd Street Hardware PHILADELPHI PA
05/31	423.00	Direct Deposit - Cashout Venmo XXXXXXXXXX9545
06/01	189.29	Mobile Deposit Reference No. 073359126
06/01	32.00	Mobile Deposit Reference No. 073353398
06/06	174.93	Direct Deposit - EDI Pymnts NATIONWIDE NBPXXXXXX6547
06/10	4,339.24	Direct Deposit - Dir Dep 82183 Payit Llc 200
06/13	7,500.00	Mobile Deposit Reference No. 077543604
06/15	595.00	Direct Deposit - Cashout Venmo XXXXXXXXXX4807
06/16	4,179.49	Direct Deposit - Receivable PAYIT, LLC 025JOBUBRW8IG5A
06/21	500.00	Direct Deposit - Cashout Venmo XXXXXXXXXX7174

There were 16 Deposits and Other Additions totaling \$27,781.25.

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## Deposits and Other Additions - continued

Date	Amount	Description
06/22	500.00	Direct Deposit - Cashout Venmo XXXXXXXXXX7284
06/24	4,339.20	Direct Deposit - Dir Dep 82183 Payit Llc 200
06/27	631.00	Direct Deposit - Cashout Venmo XXXXXXXXXX7725
06/28	.10	Interest Payment
06/28	13.93	Non-PNC ATM Surcharge Reimbursement

## Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
05/31	161.00	6819 Recurring Debit Card Vzwrlls*Apocc Vise
05/31	24.83	POS Purchase 3Rd Street Har Philadelphia PA
05/31	447.82	6819 Debit Card Purchase Stock Car Racing Exper
06/07	595.00	6819 Debit Card Purchase Aj Blosenski/Rbs Entpr
06/08	3.60	6819 Debit Card Purchase Cmsvend*Cv Austin
06/08	5.00	6819 Debit Card Purchase Bird* Ride Httpsbird.
06/08	5.00	6819 Debit Card Purchase Bird* Neg Balance
06/08	2.70	6819 Debit Card Purchase Bird* Fee Httpsbird.C
06/08	60.00	ATM Withdrawal 1960 John Fries Hw Quakertown PA
06/17	37.00	6819 Debit Card Purchase New Felix Cleaners
06/17	1,000.00	6819 Recurring Debit Card Barstool Events
06/22	50.00	6819 Debit Card Purchase Aj Blosenski/Rbs Entpr
06/23	68.89	6819 Recurring Debit Card Google *Youtube TV
06/24	101.95	ATM Withdrawal 161-163 North 3Rd Philadelphia PA
06/24	345.99	ATM Withdrawal 1001 North Delawar Philadelphia PA
06/27	29.99	6819 Debit Card Purchase Epoch Ljubljana Si
06/27	205.99	ATM Withdrawal 1001 North Delawar Philadelphia PA
06/27	.90	International POS Fee Vis 0623 Si

There were 4 Banking Machine  
withdrawals totaling \$713.93.

There was 1 Debit Card/Bank card  
PIN POS purchase totaling \$24.83.


There were 13 other Banking  
Machine/Debit Card deductions  
totaling \$2,406.90.

## Online and Electronic Banking Deductions

Date	Amount	Description
05/31	6,500.00	Web Pmt- ACH Pmt Amex Epayment M3088
06/01	77.00	Web Pmt- Payment Venmo 1020407569209
06/01	2,750.00	Online Transfer To 0000008407043279
06/07	104.00	Direct Payment - Insurance Goodville Mutual

There were 15 Online or Electronic  
Banking Deductions totaling  
\$23,039.48.

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## Online and Electronic Banking Deductions - continued

Date	Amount	Description
06/10	230.00	Web Pmt- Payment Venmo 1020582723525
06/10	20.00	Web Pmt- Payment Venmo 1020591092754
06/10	20.00	Web Pmt- Payment Venmo 1020591532302
06/13	1,654.00	Web Pmt- Payment Venmo 1020638368023
06/13	500.00	Web Pmt- Payment Venmo 1020641047387
06/15	25.00	Web Pmt- Payment Venmo 1020679032311
06/21	10,529.48	Web Pmt- ACH Pmt Amex Epayment M5822
06/22	85.00	Web Pmt- Payment Venmo 1020802744820
06/24	25.00	Web Pmt- Payment Venmo 1020825716302
06/27	20.00	Web Pmt- Payment Venmo 1020878420998
06/28	500.00	Web Pmt- 8889087930 Coinbase Inc. Fgt4BS6H

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/27	14,859.69	06/08	4,967.79	06/16	19,132.52	06/23	8,362.15
05/31	8,173.87	06/10	9,037.03	06/17	18,095.52	06/24	12,228.41
06/01	5,568.16	06/13	14,383.03	06/21	8,066.04	06/27	12,602.53
06/06	5,743.09	06/15	14,953.03	06/22	8,431.04	06/28	12,116.56
06/07	5,044.09						

