

# Virtual Wallet With Performance Spend Statement

PNC Bank





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Primary account number: 46-8120-5367

For the period 05/12/2022 to 06/10/2022


HEMANTH NAIDU BODIPATI  
17727 E 54TH AVE  
DENVER CO 80249-8818


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 Spend Account Summary

HEMANTH NAIDU BODIPATI

Account number: 46-8120-5367

Overdraft Protection Provided By: XXXXXX5375  
XXXXXX5383

Overdraft Coverage  
- Your account is currently  
Opted-Out.

### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
35,400.16	23,897.27	41,077.54	18,219.89
		Average monthly balance	Charges and fees
		23,579.14	6.00-

### Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
2	16	19
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	0	2

### 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	23,579.14	.19
	Withholding this period	Interest paid year-to-date	Withholding year-to-date
	.04	.62	.11

As of 06/10, a total of \$.62 in interest was paid this year.

### Activity Detail

#### Deposits and Other Additions

Date	Amount	Description
05/12	1,768.00	Direct Deposit - Dir Dep CHARTER COMM OPRTN6204303
05/12	1,271.33	Direct Deposit - EDI Paymts CARTUS XXXXXXXXXX6093
05/20	70.79	Direct Deposit - EDI Paymts CARTUS XXXXXXXXXX2575
05/23	535.86	Direct Deposit - EDI Paymts CARTUS XXXXXXXXXX2932
05/23	10.00	Deposit Reference No. 034262580
05/25	24.10	Direct Deposit - AAA Paymnt CSAA IG XXXXXXXXXX2512
05/26	4,032.80	Direct Deposit - Dir Dep CHARTER COMM OPRTN6204303
05/31	54.23	Debit Card Credit Wal-Mart #5334 Aurora Co

There were 18 Deposits and Other Additions totaling \$23,897.27.

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## Deposits and Other Additions - continued

Date	Amount	Description
06/01	9,191.11	Direct Deposit - Payroll GNRSYSTEMS INC XXXXXXXXXXXX39-0
06/06	280.73	Debit Card Credit Afw-Compark #61 Englewood Co
06/06	120.28	Debit Card Credit Afw-Compark #61 Englewood Co
06/06	92.37	Debit Card Credit Wal-Mart #5334 Aurora Co
06/06	2,856.10	Direct Deposit - EDI Paymts CARTUS XXXXXXXXXXXX0185
06/07	43.14	Debit Card Credit Wal-Mart #5334 Aurora Co
06/09	3,534.24	Direct Deposit - Dir Dep CHARTER COMM OPRTN6204303
06/10	.19	Interest Payment
06/10	6.00	ATM Transaction Fee Reimbursement
06/10	6.00	Non-PNC ATM Surcharge Reimbursement

## Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description	
05/13	203.00	ATM Withdrawal 214 S Federal Blvd Denver Co	There were 2 Banking Machine withdrawals totaling \$406.00.
05/13	3.00	ATM Withdrawal Fee	There were 19 Debit Card/Bank card PIN POS purchases totaling \$2,224.35.
05/16	157.55	0079 Debit Card Purchase Konark Grocers	There were 13 other Banking Machine/Debit Card deductions totaling \$8,200.67.
05/16	48.56	POS Purchase Dollar Tree Highlands Ra Co	
05/16	426.23	POS Purchase Wal-Mart #1252 Highlands Ra Co	
05/16	81.41	POS Purchase The Childrens Lakewood Co	
05/16	95.58	POS Purchase Ross Store #47 Lakewood Co	
05/16	78.00	0079 Debit Card Purchase 422 Great Clips At Lak	
05/17	27.18	0079 Debit Card Purchase Domino's 6202 Denver	
05/23	203.00	ATM Withdrawal 214 S Federal Blvd Denver Co	
05/23	216.52	POS Purchase Wal-Mart Super Lakewood Co	
05/23	96.89	POS Purchase Hyderabad Hous Centennial Co	
05/23	27.16	POS Purchase Wholefids Wsp 1 Denver Co	
05/23	12.05	POS Purchase Sprouts Farmer Wheat Ridge	
05/23	16.34	0079 Debit Card Purchase Panda Express 644	
05/23	3.00	ATM Withdrawal Fee	
05/24	18.92	POS Purchase The Home Depot Lakewood Co	
05/26	24.03	0079 Debit Card Purchase Konark Grocers	
05/26	10.67	0079 Debit Card Purchase Konark Grocers	
05/26	6,830.34	0079 Debit Card Purchase Afw-Aurora #16 Aurora	
05/31	541.42	0079 Debit Card Purchase Afw-Aurora #16 Aurora	

Banking/Debit Card Withdrawals and Purchases continued on next page

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## Banking/Debit Card Withdrawals and Purchases - continued


Date	Amount	Description
05/31	428.83	0079 Debit Card Purchase Afw-Aurora #16 Aurora
05/31	179.22	POS Purchase Wal-Mart Super Aurora Co
05/31	228.15	POS Purchase Wm Supercenter Aurora Co
05/31	63.91	POS Purchase Wal-Mart Super Aurora Co
05/31	22.76	POS Purchase Ross Store 220 Aurora Co
06/02	326.42	POS Purchase Office Depot 0 Denver Co
06/06	144.35	POS Purchase Wm Supercenter Aurora Co
06/06	11.91	0079 Debit Card Purchase Subway 37800 Aurora C
06/06	75.88	POS Purchase The Home Depot Aurora Co
06/06	116.44	POS Purchase The Home Depot Aurora Co
06/07	9.53	POS Purchase Wal-Mart #5334 Aurora Co
06/08	68.40	0079 Debit Card Purchase Bombay Bazaar Aurora
06/10	34.37	POS Purchase Sprouts Farmer Denver Co

## Online and Electronic Banking Deductions

Date	Amount	Description
05/12	736.59	Direct Payment - Ins. Prem Freedom Life Ins 52XXXXXXXXXX0052
05/16	1,635.46	Web Pmt- E-Payment Discover 0259
05/16	64.12	Web Pmt Recur- Web Pymt Cardmember Serv *****4499
05/17	170.00	Web Pmt- Loan Pmt Digital Federal 6029926142
05/20	133.39	Direct Payment - Payment Country Ins. Iaainsxxxxx1289
05/20	377.11	Web Pmt- Loan Pmt Digital Federal 6029926141
05/23	377.11	Web Pmt- Loan Pmt Digital Federal 6029926141
06/01	1,500.00	Web Pmt- Loan Pmt Digital Federal 6029926142
06/01	15.00	Zel To Adam Campfield
06/03	1,000.00	Zelle To Nagendra Patil Effective 06-02-22
06/06	696.59	Direct Payment - Ins. Prem Freedom Life Ins 52XXXXXXXXXX0052
06/08	1,238.14	Web Pmt- E-Payment Discover 0259
06/08	1,182.49	Web Pmt- Payment Best Buy 600768647132519
06/08	20.15	Zel To Adam Campfield
06/09	3,368.89	Web Pmt- Loan Pmt Digital Federal 6029926142
06/10	13.15	Zelle To Prashanth Kammarpally

There were 16 Online or Electronic Banking Deductions totaling \$12,528.19.

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## Other Deductions

There were 3 Other Deductions  
totaling \$17,718.33.

Date	Amount	Description
05/23	17,368.29	Withdrawal Reference No. 034262578
05/23	350.00	Withdrawal Reference No. 034262581
06/10	.04	Interest Withholding

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/12	37,702.90	05/23	16,148.60	06/01	19,587.59	06/07	20,599.09
05/13	37,496.90	05/24	16,129.68	06/02	19,261.17	06/08	18,089.91
05/16	34,909.99	05/25	16,153.78	06/03	18,261.17	06/09	18,255.26
05/17	34,712.81	05/26	13,321.54	06/06	20,565.48	06/10	18,219.89
05/20	34,273.10	05/31	11,911.48				