

Business Card

Account #	XXXX XXXX XXXX 3379
Statement closing date	06/09/23
New balance	\$0.00
Minimum payment	\$0.00
Due date	07/06/23

Questions?

pnc.com/accountview
1-800-474-2101 24 hours a day, 7 days a week

PNC Cash RewardsSM Visa Signature[®] Business

Your account summary

Previous balance	\$0.00	Total credit limit	\$7,200.00
Payment received	\$0.00	Total available credit	\$7,200.00
Purchases	\$0.00	Cash advance available credit	\$1,800.00
Credits	\$0.00		
Cash advances	\$0.00		
Late and overlimit fees	\$0.00		
Finance charges	\$0.00		
New balance	\$0.00		

Minimum payment	\$0.00
Due date	07/06/23

Your transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
05/20	05/21	24692164Q2Z6EA8VB	INTUIT *QBooks Online CL.INTUIT.COMCA	\$59.95
05/23	05/24	24011344F00156AZH	MCC: 5734 MERCHANT ZIP: 94043 WIX.COM 1057032939 WWW.WIX.COM CA	14.95
05/26	05/28	24692164K31GQVBG3	MCC: 5734 MERCHANT ZIP: 94158 TST* Cafe Selmarie Chicago IL	70.97
05/27	05/28	24492154KLSH1H169	MCC: 5812 MERCHANT ZIP: 60625 WIX.COM 1-415-6399034CA	264.00
06/01	06/02	24492164R001KXAQM	MCC: 7372 MERCHANT ZIP: 94158 GUILD ROW INVOICE WWW.GUILDROW.IL	29.00
06/05	06/06	24492164W0010KE1E	MCC: 8699 MERCHANT ZIP: 60618 CRUMBL* WICKERPARK HTTPSWWW.CRUMUT	26.75
			MCC: 5499 MERCHANT ZIP: 84042	

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PO BOX 3479
PITTSBURGH PA 15230-3479

Account # XXXX XXXX XXXX 3379

New balance **\$0.00**

\$	Minimum payment	\$0.00
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 Due date 07/06/23

☐ Check here if address, phone or e-mail changes are indicated on reverse side

PAYMENT ENCLOSED

44360300744333790000000000000000000000000000000000

\$ _____

Make check payable to:

PNC BANK
PO Box 71335
Philadelphia PA 19176-1335

AUDREY HUTNICK
SMALLWAVE MARKETING
5129 N TROY ST
CHICAGO IL 60625-4221



Terms and Conditions

Making and crediting of payments

We provide several ways for you to make a payment:

- **Mail:** Send your payment to the P.O. Box printed on your statement coupon.
- **Online:** Sign on to your PNC Online Banking account at pnc.com and click on "Make a Payment" or "Pay Today" on the account activity screen for your account.
- **Phone:** Use our automated telephone payment service by calling the customer service phone number on the first page of this statement.

If you use one of the payment options listed above to make your payment and you comply with the additional payment requirements set out in this section, we will credit your payment as follows:

- Mailed payments received by 5:00 p.m. eastern time will be credited same day received.
- Payments made by 6:00 p.m. eastern time using our automated telephone payment service will be credited same day made.
- Payments made before midnight eastern time by signing on to your PNC Online Banking account and clicking on "Make a Payment" or "Pay Today" on the account activity screen for your account will be credited the same day made.
- Payments received/made after the above cut-off times will be credited the next day.

If you don't use one of the options listed above and/or don't comply with the following additional payment requirements, crediting of your payment may be delayed up to 5 days or your payment may be rejected.

Additional payment requirements: All payments must be in U.S. dollars and drawn on an account at a U.S. financial institution. You may not use a PNC Bank convenience check to make a payment on your account. When sending your payment by mail, you must use the envelope provided with your statement and include your statement coupon, make sure our address on the statement coupon is showing through the envelope window; do not send cash or include paper clips, staples, tape or other correspondence with your payment.

Important information about Credit Availability: In order to ensure there is enough time for a payment to clear the account on which it is drawn, we may not make the payment amount available to re-borrow for a period of 10 or 14 days, depending on the amount of the payment and other factors. Even if the payment amount is not available immediately, the payment will be credited on receipt if and as provided in the section called "Making and Crediting of Payments" above.

Conditional Payments: Any payment you send to us for less than the full balance marked with the words "Paid in Full" or similar language, must be sent to Customer Service, P.O. Box 3429, Pittsburgh, PA 15230-3429. We may refuse to accept such payments. If your payment is made to any other address, we may accept the payment without losing any of our rights. All other payments should be sent to the payment address printed on the remittance portion of the statement.

Lost or Stolen Cards: You must immediately report lost or stolen cards by calling the Customer Service number on the front of the statement.

Grace Period: You may avoid finance charges on the Purchases portion of your New Balance if you paid in full the New Balance showing on your previous statement and you pay in full the New Balance on your current statement. All payments must be received by the requested due dates to avoid finance charges. The grace period is not applicable to cash advances or balance transfers.

Balance Calculation Method: The balance calculation method we use for purchases, cash advances and balance transfers is described in the paragraphs that follow. However, please note: If you were a BBVA USA credit card account holder and, in accordance with the written instructions provided to you, rejected the changes to your account terms that were to take effect on October 8, 2021, please refer to your credit card agreement or contact the PNC Customer Care phone number on the front of your statement for balance calculation details.

Balance Calculation for Purchases: Finance charges on Purchases accrue from the date of each transaction. We figure finance charges for Purchases by applying the periodic rate for Purchases to the Average Daily Balance for Purchases. To get your Average Daily Balance for Purchases we take the beginning balance of Purchases for your Account each day, and unpaid finance charges and fees that apply to Purchases, add any new Purchases (if you have not paid in full your previous New Balance by the Due Date) and subtract any payments and credits that apply to Purchases. This gives us the Daily Balance for Purchases. Then, we add all the daily balances for Purchases for the billing cycle and divide by the total number of days in the billing cycle. This gives us the Average Daily Balance for Purchases.

Balance Calculation for Cash Advances: A finance charge will be imposed on all Cash Advances from the date of each Cash Advance. We figure the finance charges for Cash Advances by applying the periodic rate for Cash Advances to the Average Daily Balance for Cash Advances. To get your Average Daily Balance for Cash Advances, we take the beginning balance of Cash Advances for your Account each day, and unpaid finance charges and fees that apply to Cash Advances, add any new Cash Advances, and subtract any payments and credits that apply to Cash Advances. This gives us the Daily Balance for Cash Advances. Then, we add all the Daily Balances for Cash Advances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the Average Daily Balance for Cash Advances.

Balance Calculation for Balance Transfers: A finance charge will be imposed on all Balance Transfers from the date each transfer check is written by us. We figure the finance charges for Balance Transfers by applying the periodic rate for Balance Transfers to the Average Daily Balance for Balance Transfers. To get your Average Daily Balance for Balance Transfers, we take the beginning balance of Balance Transfers for your Account each day, and unpaid finance charges and fees that apply to Balance Transfers, add any new Balance Transfers, and subtract any payments and credits that apply to Balance Transfers. This gives us the Daily Balance for Balance Transfers. Then, we add all the Daily Balances for Balance Transfers for the billing cycle and divide by the total number of days in the billing cycle. This gives us the Average Daily Balance for Balance Transfers.

The finance charge may be determined by (1) multiplying each of the Average Daily Balances by the number of days in the billing cycle, (2) multiplying each of the results by the applicable daily periodic rate, and (3) adding each of these products together.

Annual Fee Renewal Notice: If your Credit Card Agreement provides for an annual fee, the annual fee will be reflected on your credit card statement once each year.

IMPORTANT NOTICE

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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Moving? Please provide your new information below and also check the box on the front of the payment stub to ensure prompt handling.

Street address _____

City _____ State _____ ZIP _____

Business phone _____ Cell phone _____

*Email address _____

**This email address will be used to provide you with general communications and special offers.*

This change will not update your email address in any PNC Bank online service.



Your transactions (continued)

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
06/05	06/07	24492164X000E28E8	CRUMBL* WICKERPARK HTTPSWWW.CRUMUT MCC: 5499 MERCHANT ZIP:	26.75-
06/06	06/07	24011344Y0003P6K3	CANDICEHOWARTH.COM CANDICEHOWARTIL MCC: 8099 MERCHANT ZIP: 60652	10.00
06/06	06/07	24692164X2ZV98JL5	SQ *GRIT COFFEE, STONEFIEgosq.com VA MCC: 5814 MERCHANT ZIP: 22901	50.00
06/09	06/09	000000000000COMPC	TOTAL PURCHASES \$525.62 TOTAL RETURNS \$26.75 TOTAL \$498.87	0.00

Your finance charges

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE (MAY VARY)	DAYS IN BILLING	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	15.990%	0.04380%	0	\$0.00	\$0.00
Cash advances	26.990%	0.07394%	0	\$0.00	\$0.00
					\$0.00

