



PNC Cash Rewards<sup>SM</sup> Visa Signature<sup>®</sup> Business

Your account summary

Previous balance	\$325.09
Total payments received - thank you	\$1,584.89
Purchases	\$1,109.04
Credits	\$26.75
Cash advances	\$0.00
Late and overlimit fees	\$0.00
Finance charges	\$0.00
<b>New balance</b>	<b>\$177.51-</b>

<b>\$ Minimum payment</b>	<b>\$0.00</b>
<b>\$ Total amount due</b>	<b>\$177.51-</b>
<b>🕒 Due date</b>	<b>07/06/23</b>

Total credit limit	\$7,200.00
Total available credit	\$7,377.00
Cash advance available credit	\$1,800.00

Business Card

Account #	XXXX XXXX XXXX 3252
Statement closing date	06/09/23
<b>New balance</b>	<b>\$177.51-</b>
<b>Total amount due</b>	<b>\$177.51-</b>
<b>\$ Minimum payment</b>	<b>\$0.00</b>
<b>🕒 Due date</b>	<b>07/06/23</b>

Questions?

[pnc.com/accountview](https://pnc.com/accountview)

1-800-474-2101 24 hours a day, 7 days a week

Your rewards summary

Previous total	\$317.05
Earned this period	16.22
<b>New total</b>	<b>\$333.27</b>

Cash Rewards never expire.

Log in to your credit card account to redeem your Cash Rewards at [pnc.com/onlinebanking](https://pnc.com/onlinebanking) or call 1-800-474-2101.

Rewards can be deposited directly to

- Your PNC Business Checking account
- Your PNC Business Savings account
- Or be credited to your PNC Business credit card

Your transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
06/05	06/05	74436034W01MMM6P9	ONLINE CREDIT CARD PMT 06/05 XXXX3252	\$325.09-
06/05	06/05	74436034W01MMM6P9	ONLINE CREDIT CARD PMT 06/05 XXXX3252	\$1,259.80-
Total				\$1,584.89-

(continued on next page)



PO BOX 3479  
PITTSBURGH PA 15230-3479

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

Account # XXXX XXXX XXXX 3252

**New balance** **\$177.51-**

**\$ Minimum payment** **\$0.00**

**🕒 Due date** **07/06/23**

PAYMENT ENCLOSED

443603007205325200000000000000012598000000000001

\$ \_\_\_\_\_

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.

BBVA is a registered trademark of BBVA, S.A.

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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
KATHLEEN S OAKLEY		Card number: XXXX XXXX XXXX 9874		
05/14	05/14	2449216470003J1NQ	ERANK HTTPSERANK.CO OH MCC: 7392 MERCHANT ZIP: 44224	\$5.99
05/22	05/22	24204294E04LWVENF	Upwork -585616822REF 650-8534100 CA MCC: 7361 MERCHANT ZIP: 94043	\$185.70
05/29	05/29	24204294M04175XHK	Upwork -587653214REF 650-8534100 CA MCC: 7361 MERCHANT ZIP: 94043	\$158.18
05/29	05/29	74609054M0009BX8A	SWYDO HILVERSUM NL MCC: 7392 MERCHANT ZIP:	\$54.00
06/01	06/01	24492164R000VN973	GUILD ROW WWW.GUILDROW. IL MCC: 8699 MERCHANT ZIP: 60618	\$91.97
06/08	06/08	24204294Z05RDFGYJ	Upwork -590387798REF 650-8534100 CA MCC: 7361 MERCHANT ZIP: 94043	\$87.58
Total				\$583.42
AUDREY HUTNICK		Card number: XXXX XXXX XXXX 3379		
05/20	05/20	24692164Q2Z6EA8VB	INTUIT *QBooks Online CL.INTUIT.COM CA MCC: 5734 MERCHANT ZIP: 94043	\$59.95
05/23	05/23	24011344F00156AZH	WIX.COM 1057032939 WWW.WIX.COM CA MCC: 5734 MERCHANT ZIP: 94158	\$14.95
05/26	05/26	24692164K31GQVBG3	TST* Cafe Selmarie Chicago IL MCC: 5812 MERCHANT ZIP: 60625	\$70.97
05/27	05/27	24492154KLSH1H169	WIX.COM 1-415-6399034CA MCC: 7372 MERCHANT ZIP: 94158	\$264.00
06/01	06/01	24492164R001KXAQM	GUILD ROW INVOICE WWW.GUILDROW. IL MCC: 8699 MERCHANT ZIP: 60618	\$29.00
06/05	06/05	24492164W0010KE1E	CRUMBL* WICKERPARK HTTPSWWW.CRUM UT MCC: 5499 MERCHANT ZIP: 84042	\$26.75
06/05	06/05	24492164X000E28E8	CRUMBL* WICKERPARK HTTPSWWW.CRUM CREDIT MCC: 5499 MERCHANT ZIP:	\$26.75-
06/06	06/06	24011344Y0003P6K3	CANDICEHOWARTH.COM CANDICEHOWART IL MCC: 8099 MERCHANT ZIP: 60652	\$10.00
06/06	06/06	24692164X2ZV98JL5	SQ *GRIT COFFEE, STONEFIE gosq.com VA MCC: 5814 MERCHANT ZIP: 22901	\$50.00
Total				\$498.87

## 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%	29	\$0.00	\$0.00
Cash advances	26.990%	0.07394%	29	\$0.00	\$0.00
					\$0.00

**!** Important information - please read

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.