

# Business Checking

PNC Bank

 **PNC BANK**  
PO Box 609  
Pittsburgh, PA 15230-9738

For the Period 05/31/2025 to 06/30/2025

Primary Account Number: XX-XXXX-6757

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Number of enclosures: 0

PINE STREET CONSULTING LLC  
20 FARMHAVEN AVE  
EDISON NJ 08820-3237

 PNC Online Banking is an easy and convenient way to manage your cash flow 24 hours a day, 7 days a week. Enroll in Online Banking by visiting [PNC.com/Enroll](https://PNC.com/Enroll).

 For customer service call 1-877-287-2654  
PNC accepts Telecommunications Relay Service (TRS) calls.  
Para servicio en español, 1-877-287-2654

**Moving?** Please contact your local branch

PO Box 609  
Pittsburgh, PA 15230-9738

 Visit us at [PNC.com/smallbusiness](https://PNC.com/smallbusiness)

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## IMPORTANT ACCOUNT INFORMATION

Between May 1, 2025, and September 30, 2025, PNC will be removing the option to print mini statements at PNC ATMs. Please use other channels and options such as Online Banking, Mobile Banking, Voice Banking and Branch Banking to access your account information.

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## IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Checking Accounts and Related Charges, our Consumer Schedule of Service Charges and Fees, and our Virtual Wallet 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.

PNC Express Funds provides an option for immediate availability on approved checks deposited through Branch Banking, PNC ATM, or Mobile Banking, subject to cut off times. Effective June 22, 2025, the cost of utilizing PNC Express Funds will increase from 2.00% of the check amount over \$100 to 2.50% of the check amount over \$100. The cost of utilizing PNC Express Funds for each check amount between \$25 and \$100 will remain at \$2.00.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

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## IMPORTANT ACCOUNT INFORMATION

The information below amends certain information related to Overdraft Protection in our Virtual Wallet Fine Print, our Account Agreement for Personal Checking, Savings and Money Market Accounts, and our Account Agreement for Business Accounts ("Agreements"). All other information in our Agreements continues to apply to your account. Please read this information and retain it with your records.

If there is a hold on your Protected or Protecting account(s), we may not complete an Overdraft Protection Transfer from the Protecting account, even if sufficient funds exist in the Protecting account. Additionally, if we place a hold on your Protected Account, PNC may discontinue the Overdraft Protection relationship between the Protected and Protecting accounts. If the hold is removed, the Overdraft Protection relationship will not be re-established automatically, and you will need to take action to re-establish the Overdraft Protection.

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## IMPORTANT ACCOUNT INFORMATION

# Business Checking



For 24-hour account information, sign-on to  
[pnc.com/mybusiness/](https://pnc.com/mybusiness/)

**For the Period 05/31/2025 to 06/30/2025**

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Effective June 16, 2025, we are changing the "Large Dollar Deposits" and "Special Rules for New Account Holders" sections of the Funds Availability Policy for Business Accounts. This change increases the amount of availability of a deposit from \$125 to \$400 on the first business day after the business day of your deposit for large dollar deposits and new account holders. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

## Large Dollar Deposits

If your total deposits of checks, excluding the items listed in the "Items Excluded from Large Dollar Deposit Calculation" section later in this Policy, on any one business day, prior to our cut-off time, equal or exceed \$50,000, then, \$100 of any deposit will be available on the evening of your deposit to pay checks or items that are presented to us that evening for posting, an additional \$400 will be available the first business day after the business day of your deposit for all purposes, and any remaining funds will be available the second business day after the business day of deposit for all purposes.

## Special Rules for New Account Holders

For purposes of this Funds Availability Policy, a "new account holder" is defined as a customer who does not have a PNC Bank checking account that has been open for more than 30 calendar days. If you are a new account holder, the following rules will apply when a deposit is made during the first 30 calendar days your account is open. All deposits not discussed in this section will be available as described elsewhere in this Policy.

A. Funds from traveler's checks deposited with a special deposit ticket, funds from deposits outlined as items "f" through "j" in the "Items Excluded from Large Dollar Deposit Calculation" section above, and \$400 from deposited checks or items will be available on the first business day after the business day of your deposit for all purposes.

B. Funds from checks will be available on the second business day after the business day of your deposit for all purposes.

After the new account period has ended, funds from your deposits will be available according to our general policy.

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## IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Checking Accounts and Related Charges, our Consumer Schedule of Service Charges and Fees, and our Virtual Wallet 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 June 22, 2025, the cost of Non-Client Check Cashing will increase from 2.00% of the check amount over \$100 to 2.50% of the check amount over \$100. The cost of Non-Client Check Cashing for each check amount between \$25 and \$100 will remain at \$2.00. This fee is charged when cashing a check for a payee who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD. Customers with a PNC consumer checking, savings, money market, certificate of deposit (CD) or

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retirement money market or CD account are not charged this fee.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the PNC Customer Care Center at 1-888-762-2265.

## Business Checking Summary

PINE STREET CONSULTING LLC

Account number: XX-XXXX-6757

Overdraft Protection has not been established for this account.  
Please contact us if you would like to set up this service.

## Balance Summary

| Beginning balance | Deposits and other additions | Checks and other deductions | Ending balance            |
|-------------------|------------------------------|-----------------------------|---------------------------|
| 7,706.32          | 1,120.00                     | 777.51                      | 8,048.81                  |
|                   |                              | Average ledger balance      | Average collected balance |
|                   |                              | 7,358.31                    | 7,358.31                  |

### Deposits and Other Additions

| Description | Items | Amount   |
|-------------|-------|----------|
| Deposits    | 1     | 1,120.00 |
| Total       | 1     | 1,120.00 |

### Checks and Other Deductions

| Description      | Items | Amount |
|------------------|-------|--------|
| Other Deductions | 2     | 777.51 |
| Total            | 2     | 777.51 |

### Daily Balance

| Date  | Ledger balance | Date  | Ledger balance | Date  | Ledger balance |
|-------|----------------|-------|----------------|-------|----------------|
| 05/31 | 7,706.32       | 06/20 | 6,928.81       | 06/30 | 8,048.81       |
| 06/16 | 7,226.94       |       |                |       |                |

## Activity Detail

### Deposits and Other Additions

#### Deposits

| Date posted | Amount   | Transaction description | Reference number |
|-------------|----------|-------------------------|------------------|
| 06/30       | 1,120.00 | Mobile Deposit          | 083972409        |

### Checks and Other Deductions

#### Other Deductions

| Date posted | Amount | Transaction description                                     | Reference number     |
|-------------|--------|-------------------------------------------------------------|----------------------|
| 06/16       | 479.38 | Online Credit Card Pmt 06/15 XXXX7079<br>Effective 06-13-25 | O4686033110967079164 |
| 06/20       | 298.13 | Online Credit Card Pmt 06/20 XXXX7079                       | O3425033110967079171 |

### Detail of Services Used During Current Period

Note: The total charge for the following services will be posted to your account on 07/01/2025 and will appear on your next statement as a single line item entitled Service Charge Period Ending 06/30/2025.

| Description                         | Volume | Amount | Requirements Met |
|-------------------------------------|--------|--------|------------------|
| Monthly Account Maintenance Fee     |        | .00    |                  |
| Total For Services Used This Period |        | .00    |                  |
| Total Service Charge                |        | .00    |                  |

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## Business Checking - Maintenance Fee Relationship Pricing

These accounts were reviewed to meet the balance requirement and offset the monthly account maintenance fee for your Business Checking account. \*If the Met/Not Met Status reflects "No Fee", your most recent credit card statement balance is not reflected and you will not be charged the Maintenance Fee for this statement cycle.

| Account Type                   | Ending In | Condition              | As of    | Balance | Met/Not Met |
|--------------------------------|-----------|------------------------|----------|---------|-------------|
| Credit Card                    | ....7079  | Recent Cycle Purchases | 06/26/25 | 382.15  |             |
| Combined PNC Bus. Credit Cards |           |                        |          | 382.15  | Not Met     |