



If you don't already have online access to account maintenance features, please call 1-877-459-9801 and establish an Account View Program Administrator User ID today.

Business Card

Account # XXXX XXXX XXXX 7079
Statement closing date 10/27/25
New balance \$178.58
Minimum payment \$25.00
Due date 11/22/25

Questions?

pnc.com/accountview

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

Your account summary

Previous balance	\$326.21
Payment received on 10/20/25 - thank you	\$326.21
Purchases	\$178.58
Credits	\$0.00
Cash advances	\$0.00
Late and overlimit fees	\$0.00
Finance charges	\$0.00
New balance	\$178.58

Total credit limit	\$12,000.00
Total available credit	\$11,821.00
Cash advance available credit	\$3,000.00

Minimum payment \$25.00
Due date 11/22/25

Your transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
10/20	10/20	74436039501MMYBN2	THANK YOU FOR YOUR PMT 10/20 XXXX7079	\$326.21-
Total				\$326.21-
VIVEK S SHAH		Card number: XXXX XXXX XXXX 5020		
09/27	09/27	24137468F5SELXN95	PATEL BROTHERS EDISON EDISON NJ MCC: 5411 MERCHANT ZIP: 08820	\$24.47
10/01	10/01	24204298J003B8HVX	Disney Plus 888-9057888 CA MCC: 4899 MERCHANT ZIP: 91521	\$3.19
10/02	10/02	24692168K2XFTF4N2	Amazon web services aws.amazon.co WA	\$66.28

(continued on next page)



PO Box 1802
Dayton OH 45401

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

Account # XXXX XXXX XXXX 7079
New balance \$178.58
Minimum payment \$25.00
Due date 11/22/25

PAYMENT ENCLOSED

44360331109670790000017858000003262100000025009

\$ _____

Make check payable to:

PNC BANK
PO Box 71335
Philadelphia PA 19176-1335



VIVEK S SHAH
PINE STREET CONSULTING
20 FARMHAVEN AVE
EDISON NJ 08820-3237



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.

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
			MCC: 4816 MERCHANT ZIP: 98109	
10/05	10/05	24692168N303S956A	AMAZON PRIME*NV6IA1GN1 Amzn.com/bill WA	\$15.98
			MCC: 5968 MERCHANT ZIP: 98109	
10/07	10/07	24692168R31Y6BN6D	OPTIMUM 7875 973-230-6046 NY	\$53.20
			MCC: 4899 MERCHANT ZIP: 11714	
10/08	10/08	24692168T32ZTM2H0	NETFLIX.COM NETFLIX.COM CA	\$8.52
			MCC: 4899 MERCHANT ZIP: 95032	
10/09	10/09	24692168S33MT323E	OOMA,INC 888-711-6662 CA	\$6.94
			MCC: 4814 MERCHANT ZIP: 94085	
Total				\$178.58

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	17.240%	0.04723%	31	\$0.00	\$0.00
Cash advances	26.240%	0.07189%	31	\$0.00	\$0.00
					\$0.00

Important information - please read

Your Visa® Guide to Benefits will be updated.

We are updating the Visa Guide to Benefits for your credit card account, effective 10/1/2025. Changes include updated benefits administrator contact information along with the addition of a definition for the term "Covered Purchase" in the Purchase Security/Extended Protection section of your benefit guide. No benefits were removed with this update. The updated Visa Guide to Benefits is available at pnc.com/visabenefits, or by mail upon request.

To learn more about PNC products and services ask Google Assistant™ or Siri® to take you to pnc.com.

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Siri is a registered mark of Apple Inc.

